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REPORT DATE 05/05/89

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1989

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| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|-------------------------------|-------------------|----------------------------|-----------|--------------------|--------------|------------|------------|
| 1ST NAT'L BANK - OTTAWA (13) | OTTAWA, KS | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NAT'L BANK - WAMEGO (13) | WAMEGO, KS | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NAT'L BANK/CLINTON (13) | CLINTON, MO | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NAT'L BK/CAMDENTON (13) | CAMDENTON, MO | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NAT'L BK/CARROLLTON (13) | CARROLLTON, MO | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NAT'L BK/GALLATIN (13) | GALLATIN, MO | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NAT'L BK/OSAGE BEACH (13) | OSAGE BEACH, MO | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NAT'L BK/WASHINGTON (13) | WASHINGTON, KS | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NATIONAL BANK/ALMA (13) | ALMA, KS | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NATIONAL BK/FULTON (13) | FULTON, MO | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NATL BANK - SEDAN (13) | SEDAN, KS | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST NATL BK/PLATTE CITY (13) | KANSAS CITY, MO | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST ST BK/JUNCTION CITY (13) | JUNCTION CITY, KS | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST STATE BANK/JOPLIN (13) | JOPLIN, MO | FI VISA | | 22.000 | F 0 | 0 | Y |
| 1ST STATE BK/BURLINGAME (13) | BURLINGAME, KS | FI VISA | | 22.000 | F 0 | 0 | Y |
| 3RD NAT'L BK - SEDALIA (13) | SEDALIA, MO | FI VISA | | 22.000 | F 0 | 0 | Y |
| ABINGTON NATIONAL BANK | ABINGTON, MA | FI MASTERCARD | | 18.000 | F 25 | 20.00 | |
| ABINGTON SAVINGS (1) | ABINGTON, MA | FI VISA CLASSIC | | 17.600 | F 25 | 25.00 | Y |
| ANDERSON STATE BANK (13) | ANDERSON, MO | FI VISA | | 22.000 | F 0 | 0 | Y |
| ANDOVER FEDERAL CREDIT UNION | ANDOVER, MA | FI VISA | | 15.500 | F 25 | 15.00 | Y |
| ANDOVER SAVINGS BANK (3) | ANDOVER, MA | FI VISA | | 16.700 | F 25 | 25.00 | Y |
| ANDOVER SAVINGS BANK (3) | ANDOVER, MA | FI MASTERCARD | | 16.700 | F 25 | 25.00 | Y |
| ANDOVER SAVINGS BANK (3) | ANDOVER, MA | FI STUDENT VISA | | 16.000 | F 25 | 25.00 | Y |
| ANDOVER SAVINGS BANK (3) | ANDOVER, MA | FI VISA GOLD | | 16.700 | F 25 | 40.00 | Y |
| ANDOVER SAVINGS BANK (3) | ANDOVER, MA | FI CORPORATE BUSINESS CARD | | 16.700 | F 25 | 30.00 | |
| APPLE BANK FOR SAVINGS | CARLTON CITY, NY | FI AFT VISA | | 16.800 | F 30 | 15.00 | |
| ARKANSAS FEDERAL SAVINGS BK | LITTLE ROCK, AK | FI VISA | | 10.440 | V 25 | 30.00 | Y |
| ARKANSAS FEDERAL SAVINGS BK | LITTLE ROCK, AK | FI VISA GOLD | | 10.440 | V 25 | 45.00 | Y |
| ARLINGTON TRUST COMPANY | LAWRENCE, MA | FI VISA | (21) | 16.000 | F 25 | 21.00 | |
| ATLANTIC BANK & TRUST (1) | BOSTON, MA | FI VISA CLASSIC | | 17.600 | F 25 | 25.00 | Y |
| ATLANTIC BK & TRUST CO. (1) | BOSTON, MA | FI VISA GOLD | | 16.920 | F 25 | 50.00 | Y |
| ATLANTIC BK & TRUST CO. (1) | BOSTON, MA | FI MASTERCARD REGULAR | | 17.400 | F 25 | 25.00 | Y |
| ATLANTIC BK & TRUST CO. (1) | BOSTON, MA | FI MASTERCARD GOLD | | 16.990 | F 25 | 50.00 | Y |
| ATLANTIC FINANCIAL | PHILADELPHIA, PA | FI MASTERCARD | | 16.900 | F 25 | 15.00 | Y |
| ATLANTIC FINANCIAL | PHILADELPHIA, PA | FI VISA | | 16.970 | F 25 | 15.00 | Y |
| ATTLEBORO PAWTUCKET SAV. (3) | PAWTUCKET, RI | FI VISA | | 16.700 | F 25 | 20.00 | Y |
| ATTLEBORO PAWTUCKET SAV. (3) | PAWTUCKET, RI | FI MASTERCARD | | 16.700 | F 25 | 20.00 | Y |
| ATTLEBORO PAWTUCKET SAV. (3) | PAWTUCKET, RI | FI VISA GOLD | | 16.700 | F 25 | 40.00 | Y |

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BUDGETED CREDIT CARD ISSUER'S LIST
MASSACHUSETTS GENERAL LONG CHAPTER 140 SECTION 111C
AS OF MARCH 31, 1997

| RANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRADE | ANNUAL | OTHER |
|-----------------------------|-------------------|-----------|---------------------------|------------|--------|--------|-------|
| | | | | PERCENTAGE | PERIOD | FEE | FEES |
| ATTLBORO PANTUCKET SAV. (3) | PANTUCKET, RI | FI | MASTERCARD GOLD | 16.700 | F 25 | 40.00 | Y |
| ATTLBORO PANTUCKET SAV. (3) | PANTUCKET, RI | FI | VISA, CORPORATE | 16.700 | F 25 | 20.00 | |
| ATTLBORO PANTUCKET SAV. (3) | PANTUCKET, RI | FI | MASTERCARD CORPORATE | 16.700 | F 25 | 30.00 | |
| AUBURNDALE COOPERATIVE (1) | AUBURNDALE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| BANK EAST | MANCHESTER, NH | FI | VISA | 20.000 | V 25 | 18.00 | Y |
| BANK EAST | MANCHESTER, NH | FI | MASTERCARD | 20.000 | V 25 | 18.00 | Y |
| BANK EAST | MANCHESTER, NH | FI | CORPORATE VISA | 20.000 | V 25 | 30.00 | Y |
| BANK EAST | MANCHESTER, NH | FI | CORPORATE GOLD MASTERCARD | 20.000 | V 25 | 60.00 | Y |
| BANK EAST | MANCHESTER, NH | FI | REGULAR MASTERCARD GOLD | 20.000 | V 25 | 40.00 | Y |
| BANK EAST | MANCHESTER, NH | FI | CORPORATE MASTERCARD | 20.000 | V 25 | 30.00 | Y |
| BANK EAST | MANCHESTER, NH | FI | MASTERCARD GOLD HOME EQU | 14.000 | V 25 | 40.00 | Y |
| BANK FOR SAVINGS, THE (3) | MALDEN, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| BANK FOR SAVINGS, THE (3) | MALDEN, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| BANK FOR SAVINGS, THE (3) | MALDEN, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| BANK FOR SAVINGS, THE (3) | MALDEN, MA | FI | MASTERCARD GOLD CARD | 16.700 | F 25 | 40.00 | Y |
| BANK FOR SAVINGS, THE (3) | MALDEN, MA | FI | STUDENT VISA | 19.000 | F 25 | 25.00 | Y |
| BANK FOR SAVINGS, THE (3) | MALDEN, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| BANK LEUMI TRUST CO - N.Y. | NEW YORK CITY, NY | FI | VISA GOLD | 16.800 | F 25 | 35.00 | Y |
| BANK LEUMI TRUST CO - N.Y. | NEW YORK CITY, NY | FI | MASTERCARD | 16.800 | F 25 | 20.00 | Y |
| BANK LEUMI TRUST CO - N.Y. | NEW YORK CITY, NY | FI | VISA CLASSIC | 16.800 | F 25 | 20.00 | Y |
| BANK OF AMERICA | SAN FRANCISCO, CA | FI | VISA | 19.800 | F 25 | 18.00 | Y |
| BANK OF AMERICA | SAN FRANCISCO, CA | FI | VISA GOLD | 19.800 | F 25 | 36.00 | Y |
| BANK OF AMERICA | SAN FRANCISCO, CA | FI | MASTERCARD | 19.800 | F 25 | 18.00 | Y |
| BANK OF AMERICA | SAN FRANCISCO, CA | FI | MASTERCARD GOLD | 19.500 | V 25 | 48.00 | Y |
| BANK OF AMERICA | SAN FRANCISCO, CA | FI | VISA EMPLOYEES PREFERRED | 12.000 | F 25 | 6.00 | Y |
| BANK OF DELAWARE | WILMINGTON, DE | FI | CLASSIC VISA | 17.900 | F 25 | 18.00 | Y |
| BANK OF DELAWARE | WILMINGTON, DE | FI | VISA GOLD | 16.500 | V 25 | 40.00 | Y |
| BANK OF GAINESVILLE (13) | GAINESVILLE, MO | FI | VISA | 20.000 | F 0 | 0 | Y |
| BANK OF HOLDEN (13) | HOLDEN, MO | FI | VISA | 22.000 | F 0 | 0 | Y |
| BANK OF HOVEN | HOVEN, SD | FI | MASTERCARD | 21.000 | F 25 | 35.00 | Y |
| BANK OF HOVEN | HOVEN, SD | FI | VISA | 21.000 | F 25 | 35.00 | Y |
| BANK OF N.E. - ESCX | PEABODY, MA | FI | MASTERCARD (27) | 16.900 | V 25 | 22.00 | Y |
| BANK OF N.E. - ESSEX | PEABODY, MA | FI | VISA (27) | 16.900 | V 25 | 22.00 | Y |
| BANK OF N.E. - ESSEX | PEABODY, MA | FI | GOLD MASTERCARD | 16.900 | V 25 | 42.00 | Y |
| BANK OF N.E. - NORTH | LOWELL, MA | FI | VISA (27) | 17.920 | V 25 | 22.00 | Y |
| BANK OF N.E. - NORTH | LOWELL, MA | FI | MASTERCARD (27) | 17.920 | V 25 | 22.00 | Y |
| BANK OF N.E. - NORTH | LOWELL, MA | FI | GOLD VISA | 17.920 | V 25 | 42.00 | Y |
| BANK OF N.E. - OLD COLONY | E. PROVIDENCE, RI | FI | VISA (29) | 14.220 | F 25 | 20.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|-----------------------------|---------------------|-----------|---------------------------|--------|--------------|------------|------------|
| | | | V=VARIABLE | | | | |
| BANK OF N.E. - OLD COLONY | E. PROVIDENCE, RI | FI | MASTERCARD (29) | 16.220 | F 25 | 20.00 | Y |
| BANK OF N.E. - OLD COLONY | E. PROVIDENCE, RI | FI | GOLD MASTERCARD | 16.220 | F 25 | 40.00 | Y |
| BANK OF N.E. - OLD COLONY | EAST PROVIDENCE, RI | FI | VISA GOLD | 16.220 | F 25 | 40.00 | Y |
| BANK OF N.E. - SOUTH | BROCKTON, MA | FI | VISA (22) | 17.920 | V 25 | 22.00 | Y |
| BANK OF N.E. - SOUTH | BROCKTON, MA | FI | MASTERCARD (27) | 17.920 | V 25 | 22.00 | Y |
| BANK OF N.E. - SOUTH | BROCKTON, MA | FI | GOLD MASTERCARD | 17.920 | V 25 | 42.00 | Y |
| BANK OF N.E. - WEST | SPRINGFIELD, MA | FI | MASTERCARD GOLD | 17.920 | V 25 | 42.00 | Y |
| BANK OF N.E. - WEST | SPRINGFIELD, MA | FI | VISA | 17.920 | V 25 | 22.00 | Y |
| BANK OF N.E. - WEST | SPRINGFIELD, MA | FI | MASTERCARD | 17.920 | V 25 | 22.00 | Y |
| BANK OF N.C. - WORCESTER | WORCESTER, MA | FI | MASTERCARD (28) | 17.040 | F 25 | 21.00 | Y |
| BANK OF N.E. - WORCESTER | WORCESTER, MA | FI | VISA (28) | 17.040 | F 25 | 21.00 | Y |
| BANK OF N.E. - WORCESTER | WORCESTER, MA | FI | GOLD MASTERCARD | 17.920 | V 25 | 42.00 | Y |
| BANK OF N.E. - WORCESTER | WORCESTER, MA | FI | VISA GOLD | 17.920 | V 25 | 42.00 | Y |
| BANK OF NEW ENGLAND - ESSEX | PEABODY, MA | FI | GOLD VISA | 16.900 | V 25 | 42.00 | Y |
| BANK OF NEW ENGLAND - ESSEX | PEABODY, MA | FI | VISA GOLD | 17.920 | V 25 | 42.00 | Y |
| BANK OF NEW ENGLAND - SOUTH | BROCKTON, MA | FI | VISA GOLD | 17.920 | V 25 | 42.00 | Y |
| BANK OF NEW ENGLAND N.A. | BOSTON, MA | FI | MASTERCARD (27) | 12.920 | V 25 | 22.00 | Y |
| BANK OF NEW ENGLAND N.A. | BOSTON, MA | FI | GOLD MASTERCARD | 17.920 | V 25 | 42.00 | Y |
| BANK OF NEW ENGLAND N.A. | BOSTON, MA | FI | VISA (27) | 17.920 | V 25 | 22.00 | Y |
| BANK OF NEW ENGLAND, N.A. | CHARLESTOWN, MA | FI | VISA GOLD | 17.920 | V 25 | 42.00 | Y |
| BANK OF NEW ENGLAND-WEST | W. SPRINGFIELD, MA | FI | VISA GOLD | 17.920 | V 25 | 42.00 | Y |
| BANK OF NEW ENGLAND-WEST | W. SPRINGFIELD | FI | MASTERCARD GOLD | 17.920 | V 25 | 42.00 | Y |
| BANK OF NEW ENGLAND-WEST | W. SPRINGFIELD, MA | FI | VISA | 17.920 | V 25 | 22.00 | Y |
| BANK OF NEW ENGLAND-WEST | W. SPRINGFIELD, MA | FI | MASTERCARD | 17.920 | V 25 | 22.00 | Y |
| BANK OF NEW YORK (DELAWARE) | NEWARK, DE | FT | YACHTING VISA GOLD | 16.894 | V 28 | 40.00 | Y |
| BANK OF NEW YORK (DELAWARE) | NEWARK, DE | FT | JUNIOR LEAGUE | 16.500 | V 20 | 18.00 | |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FI | BNY STANDARD VISA | 16.900 | V 20 | 18.00 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FT | TENNIS ADVANTAGE | 15.900 | V 0 | 0 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FT | BNY VISA GOLD | 15.792 | V 20 | 40.00 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FT | PREFERRED MASTERCARD | 15.792 | V 28 | 40.00 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FT | BNY STANDARD MASTERCARD | 16.900 | V 28 | 18.00 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FT | DREYFUS PREFERRED MC | 16.000 | V 28 | 25.00 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FT | DREYFUS SILVER MASTERCARD | 16.500 | V 28 | 16.00 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FI | MUTUAL AMER. CUSTOMCARD | 16.900 | V 20 | 18.00 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FI | CONSUMER'S EDGE VISA | 15.792 | V 0 | 0 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FI | GOLFER'S CLASSIC GRACE | 16.492 | V 28 | 15.00 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FI | WALTER'S CLASSIC | 15.900 | V 0 | 0 | Y |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FT | UNION PRIV'CE GRACE | 17.748 | V 28 | 15.00 | Y |

QUARTERLY CREDIT CARD REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1998

| CARD NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|---------------------------------|-----------------|-----------|----------------------------|--------------|--------------|------------|------------|
| | | | | UNADJUSTABLE | | | |
| BANK OF NEW YORK - DELAWARE | NEWARK, DE | FI | UNION FRTV'LGE | 15.152 | V 0 | 0 | Y |
| BANK OF PLEASANTON (13) | PLEASANTON, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| BANK OF PLEASANTON (13) | PLEASANTON, KS | FI | MASTERCARD | 22.000 | F 0 | 0 | Y |
| BANK OF TAUNTON (1) | TAUNTON, MA | FT | VISA CLASSIC | 17.400 | F 25 | 25.00 | Y |
| BANK OF VERSAILLES (13) | VERSAILLES, MO | FI | VISA | 22.000 | F 0 | 0 | Y |
| BANK ONE COLUMBUS, N.A. | COLUMBUS, OH | FT | BANQUE US AMATEUR GOLD | 17.590 | V 25 | 45.00 | Y |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FI | S & H GREEN STAMPS | 19.280 | V 25 | 28.00 | Y |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FT | US AMATEUR, CHASE | 17.590 | V 25 | 25.00 | |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FI | SUBARU AFFINITY | 19.800 | F 25 | 20.00 | Y |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FT | GOLF FOUNDATION AFFINITY | 18.960 | F 25 | 20.00 | Y |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FI | SIGNATURE GROUP | 19.480 | V 25 | 0 | Y |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FT | NORTHWEST AIRLINES | 18.600 | V 25 | 45.00 | Y |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FI | STONATURE GROUP AFFINITY | 19.800 | F 25 | 12.00 | Y |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FT | U.S. CYCLING FEDERATION | 19.800 | F 25 | 20.00 | Y |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FI | PROPRIETARY CARD | 19.800 | F 25 | 15.00 | Y |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FI | BANK ONE AFFINITY | 18.760 | F 25 | 25.00 | Y |
| BANK ONE, COLUMBUS, N.A. | COLUMBUS, OH | FI | HOLIDAY INN CARD | 18.760 | F 25 | 25.00 | Y |
| BANKONEAST | MANCHESTER, NH | FI | FIN RES CORP VISA GOLD(33) | | V 25 | 20.00 | Y |
| BANKONEST | MANCHESTER, NH | FI | FIN RESV CORP MASTER (33) | | V 25 | 20.00 | Y |
| BAY STATE SAVINGS (13) | WELLSVILLE, MA | FI | VISA CLASSIC | 17.400 | I 25 | 25.00 | Y |
| BAYBANK BOSTON, N.A. | BOSTON, MA | FI | VISA GOLD | 16.440 | I 25 | 40.00 | Y |
| BAYBANK BOSTON, N.A. | BOSTON, MA | FT | MASTERCARD CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BAYBANK BOSTON, N.A. | BOSTON, MA | FI | VISA CLASSIC | 16.440 | I 25 | 21.00 | Y |
| BAYBANK BOSTON, N.A. | BOSTON, MA | FI | DECI VISA GOLD | 14.000 | V 25 | 45.00 | Y |
| BAYBANK BOSTON, N.A. | BOSTON, MA | FI | VISA GOLD | 14.000 | V 25 | 45.00 | Y |
| BAYBANK BOSTON, N.A. | BOSTON, MA | FI | MASTERCARD GOLD | 16.440 | F 25 | 40.00 | Y |
| BAYBANK BOSTON, N.A. | BOSTON, MA | FI | MASTERCARD GOLD | 12.000 | V 25 | 45.00 | Y |
| BAYBANK BOSTON, N.A. | BOSTON, MA | FT | MASTERCARD GOLD | 13.000 | V 25 | 45.00 | Y |
| BAYBANK BOSTON, N.A. | BOSTON, MA | FI | VISA GOLD | 13.000 | V 25 | 45.00 | Y |
| BAYBANK CONNECTICUT, N.A. | FARMINGTON, CT | FI | MASTERCARD CLASSIC | 15.000 | F 25 | 30.00 | Y |
| BAYBANK CONNECTICUT, N.A. | FARMINGTON, CT | FI | VISA CLASSIC | 15.000 | F 25 | 30.00 | Y |
| BAYBANK CONNECTICUT, N.A. | FARMINGTON, CT | FI | MASTERCARD GOLD | 14.000 | V 25 | 45.00 | Y |
| BAYBANK CONNECTICUT, N.A. | FARMINGTON, CT | FI | VISA GOLD | 14.000 | V 25 | 45.00 | Y |
| BAYBANK CONNECTICUT, N.A. | FARMINGTON, CT | FI | VISA GOLD | 13.000 | V 25 | 45.00 | Y |
| BAYBANK CONNECTICUT, N.A. | FARMINGTON, CT | FT | MASTERCARD GOLD | 13.000 | V 25 | 45.00 | Y |
| BAYBANK FIRST EASTHAMPTON, N.A. | EASTHAMPTON, MA | FI | VISA GOLD | 13.000 | V 25 | 45.00 | Y |
| BAYBANK FIRST EASTHAMPTON, N.A. | EASTHAMPTON, MA | FI | MASTERCARD GOLD | 13.000 | I 25 | 45.00 | Y |
| BAYBANK HARVARD TRUST | CAMBRIDGE, MA | FT | MASTERCARD CLASSIC | 16.440 | F 25 | 21.00 | Y |

REPORT DATE 05/05/90

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| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. V-VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|----------------|-----------|--------------------|----------------------|--------------|------------|------------|
| BayBank HARVARD TRUST | CAMBRIDGE, MA | FI | VISA CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BayBank HARVARD TRUST | CAMBRIDGE, MA | FI | MASTERCARD GOLD | 16.440 | F 25 | 40.00 | Y |
| BayBank HARVARD TRUST | CAMBRIDGE, MA | FI | VISA GOLD | 16.440 | F 25 | 40.00 | Y |
| BayBank HARVARD TRUST | CAMBRIDGE, MA | FI | MASTERCARD GOLD | 14.000 | V 25 | 45.00 | Y |
| BayBank HARVARD TRUST | CAMBRIDGE, MA | FI | VISA GOLD | 14.000 | V 25 | 45.00 | Y |
| BayBank HARVARD TRUST | CAMBRIDGE, MA | FI | MASTERCARD GOLD | 13.000 | V 25 | 45.00 | Y |
| BayBank HARVARD TRUST | CAMBRIDGE, MA | FI | VISA GOLD | 13.000 | V 25 | 45.00 | Y |
| BayBank MERRIMACK VALLEY, NA | ANDOVER, MA | FI | MASTERCARD CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BayBank MERRIMACK VALLEY, NA | ANDOVER, MA | FI | VISA CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BayBank MERRIMACK VALLEY, NA | ANDOVER, MA | FI | MASTERCARD GOLD | 16.440 | F 25 | 40.00 | Y |
| BayBank MERRIMACK VALLEY, NA | ANDOVER, MA | FI | VISA GOLD | 16.440 | F 25 | 40.00 | Y |
| BayBank MERRIMACK VALLEY, NA | ANDOVER, MA | FI | MASTERCARD GOLD | 14.000 | V 25 | 45.00 | Y |
| BayBank MERRIMACK VALLEY, NA | ANDOVER, MA | FI | VISA GOLD | 14.000 | V 25 | 45.00 | Y |
| BayBank MERRIMACK VALLEY, NA | ANDOVER, MA | FI | MASTERCARD GOLD | 13.000 | V 25 | 45.00 | Y |
| BayBank MERRIMACK VALLEY, NA | ANDOVER, MA | FI | VISA GOLD | 13.000 | V 25 | 45.00 | Y |
| BayBank MIDDLESEX | BURLINGTON, MA | FI | MASTERCARD CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BayBank MIDDLESEX | BURLINGTON, MA | FI | VISA CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BayBank MIDDLESEX | BURLINGTON, MA | FI | MASTERCARD GOLD | 16.440 | F 25 | 40.00 | Y |
| BayBank MIDDLESEX | BURLINGTON, MA | FI | VISA GOLD | 16.440 | F 25 | 40.00 | Y |
| BayBank MIDDLESEX | BURLINGTON, MA | FI | MASTERCARD GOLD | 14.000 | V 25 | 45.00 | Y |
| BayBank MIDDLESEX | BURLINGTON, MA | FI | VISA GOLD | 14.000 | V 25 | 45.00 | Y |
| BayBank MIDDLESEX | BURLINGTON, MA | FI | MASTERCARD GOLD | 13.000 | V 25 | 45.00 | Y |
| BayBank MIDDLESEX | BURLINGTON, MA | FI | VISA GOLD | 13.000 | V 25 | 45.00 | Y |
| BayBank NORFOLK | DEDHAM, MA | FI | MASTERCARD CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BayBank NORFOLK | DEDHAM, MA | FI | VISA CLASSIC | 16.440 | F 25 | 21.00 | Y |
| JayBank NORFOLK | DEDHAM, MA | FI | MASTERCARD GOLD | 16.440 | F 25 | 40.00 | Y |
| BayBank NORFOLK | DEDHAM, MA | FI | VISA GOLD | 16.440 | F 25 | 40.00 | Y |
| PAYBANK NORFOLK | DEDHAM, MA | FI | MASTERCARD GOLD | 14.000 | V 25 | 45.00 | Y |
| BayBank NORFOLK | DEDHAM, MA | FI | VISA GOLD | 14.000 | V 25 | 45.00 | Y |
| BayBank NORFOLK | DEDHAM, MA | FI | MASTERCARD GOLD | 13.000 | V 25 | 45.00 | Y |
| BayBank NORFOLK | DEDHAM, MA | FI | VISA GOLD | 13.000 | V 25 | 45.00 | Y |
| BayBank SOUTHEAST, N.A. | TAUNTON, MA | FI | MASTERCARD CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BayBank SOUTHEAST, N.A. | TAUNTON, MA | FI | VISA CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BayBank SOUTHEAST, N.A. | TAUNTON, MA | FI | MASTERCARD GOLD | 16.440 | F 25 | 40.00 | Y |
| BayBank SOUTHEAST, N.A. | TAUNTON, MA | FI | VISA GOLD | 16.440 | F 25 | 40.00 | Y |
| BayBank SOUTHEAST, N.A. | TAUNTON, MA | FI | MASTERCARD GOLD | 14.000 | V 25 | 45.00 | Y |
| BayBank SOUTHEAST, N.A. | TAUNTON, MA | FI | VISA GOLD | 14.000 | V 25 | 45.00 | Y |
| BayBank SOUTHEAST, N.A. | TAUNTON, MA | FI | MASTERCARD GOLD | 13.000 | V 25 | 45.00 | Y |

QUARTERLY CREDIT CARD HOLDER'S REPORT
MASSACHUSETTS GENERAL LAW CHAPTER 140 SECTION 114D
AS OF MARCH 31, 1999

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|-----------------|-----------|-------------------------|--------|--------------|------------|------------|
| BAYBANK SOUTHEAST, N.A. | TAUNTON, MA | FI | VISA GOLD | 13.000 | V 25 | 45.00 | Y |
| BAYBANK VALLEY TRUST COMPANY | SPRINGFIELD, MA | FI | MASTERCARD CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BAYBANK VALLEY TRUST COMPANY | SPRINGFIELD, MA | FI | VISA CLASSIC | 16.440 | F 25 | 21.00 | Y |
| BAYBANK VALLEY TRUST COMPANY | SPRINGFIELD, MA | FI | MASTERCARD GOLD | 16.440 | I 25 | 40.00 | Y |
| BAYBANK VALLEY TRUST COMPANY | SPRINGFIELD, MA | FI | VISA GOLD | 16.440 | F 25 | 40.00 | Y |
| BAYBANK VALLEY TRUST COMPANY | SPRINGFIELD, MA | FI | MASTERCARD GOLD | 14.000 | V 25 | 45.00 | Y |
| BAYBANK VALLEY TRUST COMPANY | SPRINGFIELD, MA | FI | VISA GOLD | 14.000 | V 25 | 45.00 | Y |
| BAYBANK VALLEY TRUST COMPANY | SPRINGFIELD, MA | FI | MASTERCARD GOLD | 13.000 | V 25 | 45.00 | Y |
| BAYBANK VALLEY TRUST COMPANY | SPRINGFIELD, MA | FI | VISA GOLD | 13.000 | V 25 | 45.00 | Y |
| BELKNAP BANK & TRUST (8) | BELMONT, NH | FI | VISA | 16.000 | F 25 | 15.00 | Y |
| BELKNAP BANK & TRUST (8) | BELMONT, NH | FI | MASTERCARD | 16.000 | F 25 | 15.00 | Y |
| BELMONT SAVINGS (1) | BELMONT, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| BELMONT SAVINGS (1) | BELMONT, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| BELMONT SAVINGS BANK (1) | BELMONT, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| BENJAMIN FRANKLIN SVNGS (2) | FRANKLINTN, MA | FI | MASTERCARD | 17.040 | F 25 | 21.00 | Y |
| BENTAMIN FRANKLIN SVNGS (2) | FRANKLINTN, MA | FI | VISA | 17.040 | F 25 | 21.00 | Y |
| BERKSHIRE BANK & TRUST CO. | PITTSFIELD, MA | FI | MASTERCARD | 16.900 | F 25 | 22.00 | Y |
| BERKSHIRE BANK & TRUST CO. | PITTSFIELD, MA | FI | VISA | 16.900 | F 25 | 22.00 | Y |
| BERKSHIRE COUNTY SAVINGS (5) | PITTSFIELD, MA | FI | VISA | 14.950 | V 30 | 20.00 | Y |
| BERKSHIRE COUNTY SAVINGS (5) | PITTSFIELD, MA | FI | MASTERCARD | 14.950 | V 30 | 20.00 | Y |
| BERKSHIRE COUNTY SAVINGS (5) | PITTSFIELD, MA | FI | MASTERCARD | 19.800 | F 30 | 20.00 | Y |
| BERKSHIRE COUNTY SAVINGS (5) | PITTSFIELD, MA | FI | VISA | 19.800 | F 30 | 20.00 | Y |
| BETHANY TRUST COMPANY (13) | BETHANY, MA | FI | VISA | 22.000 | F 0 | 0 | Y |
| BEVERLY COOPERATIVE (1) | BEVERLY, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| BEVERLY NATIONAL BANK (3) | BEVERLY, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| BEVERLY NATIONAL BANK (3) | BEVERLY, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| BEVERLY NATIONAL BANK (3) | BEVERLY, MA | FI | STUDENT VISA | 16.000 | F 25 | 25.00 | Y |
| BEVERLY NATIONAL BANK (3) | BEVERLY, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| BEVERLY NATIONAL BANK (3) | BEVERLY, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| BLUE HILL FED. CREDIT UNION | BROOKLINE, MA | FI | VISA | 16.000 | F 25 | 10.00 | Y |
| BLUE HILL FEDERAL C.U. (1) | BROOKLINE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| BLUE HILL FEDERAL C.U. (1) | BROOKLINE, MA | FI | GOLD MASTERCARD | 16.990 | F 25 | 50.00 | Y |
| BLUE HILL FEDERAL C.U. (1) | BROOKLINE, MA | FI | MASTERCARD REGULAR | 17.600 | F 25 | 25.00 | Y |
| BOSTON 5 CENT SAVINGS (1) | BOSTON, MA | FI | VISA GOLD | 17.600 | F 25 | 50.00 | Y |
| BOSTON 5 CENT SAVINGS (1) | BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| BOSTON 5 CENT SAVINGS (1) | BOSTON, MA | FI | MASTERCARD | 14.400 | F 30 | 15.00 | Y |
| BOSTON P.U. EMPLOYEE C.U. | BOSTON, MA | FI | MASTERCARD | 14.400 | F 25 | 12.00 | Y |
| BRAINTREE COOPERATIVE (1) | BRANTREE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1989

| BANK NAME | | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. V=VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|-----------------------------|------|------------------|-----------|---------------------|----------------------|--------------|------------|------------|
| BRAINTREE SAVINGS BANK | (14) | BRAINTREE, MA | FI | MASTERCARD | 16.840 | V 30 | 18.00 | Y |
| BRAINTREE SAVINGS BANK | (14) | BRAINTREE, MA | FI | VISA | 15.840 | F 30 | 18.00 | Y |
| BRAINTREE SAVINGS BANK | (14) | BRAINTREE, MA | FI | MASTERCARD GOLD | 15.840 | V 30 | 36.00 | Y |
| BRIDGEWATER SAVINGS | (1) | BRIDGEWATER, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| BRIDGEWATER SAVINGS | (1) | BRIDGEWATER, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| BRISTOL COUNTY SAVINGS | (1) | TAUNTON, MA | FI | VISA GOLD | 17.600 | F 25 | 50.00 | Y |
| BRISTOL COUNTY SAVINGS | (1) | TAUNTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| BROADWAY NATIONAL BANK | | CHELSEA, MA | FT | MASTERCARD | 18.000 | F 25 | 10.00 | |
| BROCKTON CREDIT UNION | | BROCKTON, MA | FI | MASTERCARD | 14.880 | F 25 | 20.00 | Y |
| BROOKLINE COOPERATIVE | (1) | BROOKLINE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| BROOKLINE COOPERATIVE | (2) | BROOKLINE, MA | FI | MASTERCARD | 17.040 | F 25 | 21.00 | Y |
| BROOKLINE COOPERATIVE | (2) | BROOKLINE, MA | FI | VISA | 17.040 | F 25 | 21.00 | Y |
| BROOKLINE SAVINGS | (1) | BROOKLINE, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| BROOKLINE SAVINGS | (1) | BROOKLINE, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| BROOKLINE SAVINGS | (1) | BROOKLINE, MA | FI | GOLD MASTERCARD | 16.990 | F 25 | 50.00 | Y |
| BROOKLINE SAVINGS BANK | (1) | BROOKLINE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| CAMBRIDGE TRUST COMPANY | | CAMBRIDGE, MA | FI | MASTERCARD | 15.840 | F 30 | 21.00 | Y |
| CAMBRIDGE TRUST COMPANY | | CAMBRIDGE, MA | FI | MASTERCARD GOLD | 15.840 | F 30 | 40.00 | Y |
| CANEY VALLEY NAT'L BANK | (13) | CANEY, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| CANTON COOPERATIVE | (1) | CANTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| CAPE COD 5 CENT SAVINGS | (1) | HARWICHPORT, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| CAPE COD BANK & TRUST CO. | | SO YARMOUTH, MA | FT | MASTERCARD | 16.800 | V 25 | 20.00 | Y |
| CAPE COD BANK & TRUST CO. | | SO YARMOUTH, MA | FI | MASTERCARD GOLD | 15.000 | V 25 | 40.00 | Y |
| CAPE COD BANK & TRUST CO. | | SO YARMOUTH, MA | FI | BUSINESS MASTERCARD | 15.000 | V 25 | 45.00 | Y |
| CAPE COD BANK AND TRUST CO. | | SO. YARMOUTH, MA | FI | YHCA MASTERCARD | 15.000 | V 25 | 20.00 | Y |
| CAPE COD FEDERAL C.U. | | FALMOUTH, MA | FT | VISA CLASSIC | 16.000 | F 25 | 12.00 | Y |
| CAPITOL BANK & TRUST CO. | | BOSTON, MA | FI | MASTERCARD | 16.000 | V 25 | 21.00 | Y |
| CAPITOL BANK AND TRUST CO | | BOSTON, MA | FI | MASTERCARD GOLD | 16.000 | F 25 | 50.00 | Y |
| CAPITOL BK & TR CO. | | BOSTON, MA | FT | MASTERCARD | 14.000 | F 25 | 21.00 | Y |
| CAPITOL BK & TRUST COMPANY | | BOSTON, MA | FT | MASTERCARD GOLD | 14.000 | F 25 | 50.00 | Y |
| CARDINAL FED. SAVINGS & L | | CLEVELAND, OH | FI | GOLD MASTERCARD | 18.000 | F 25 | 35.00 | Y |
| CENTRAL COOPERATIVE | (1) | SOMERVILLE, MA | FI | MASTERCARD | 18.000 | F 25 | 18.00 | Y |
| CENTURY BANK & TRUST CO. | | MEDFORD, MA | FT | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| CENTURY BANK SUFFOLK | | CHELSEA, MA | FT | MASTERCARD | 16.800 | F 30 | 20.00 | Y |
| CENTURY NORTH SHORE BOSTON | | LAWL, MA | FI | MASTERCARD | 16.800 | F 30 | 20.00 | Y |
| CHACWOOD FEDERAL C.U. | | NEWBURY, MA | FT | VISA | 14.000 | F 25 | 12.00 | |
| CHARITON COUNTY BANK | (13) | GRUNDYTT, MO | FT | VISA | 22.000 | F 0 | 0 | Y |

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.R.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES | |
|-------------------------------|------------------|-----------|---------------------------|--------|--------------|------------|------------|------|
| | | | | | | | FEE | FEES |
| CHASE MANHATTEN BK USA NO | WILMINGTON, DE | FI | MASTERCARD | 19.900 | F 30 | 20.00 | Y | |
| CHASE MANHATTEN BK USA NA | WILMINGTON, DE | FI | VISA | 19.900 | F 30 | 20.00 | Y | |
| CHASE MANHATTEN BK USA NA | WILMINGTON, DE | FI | GOLD VISA | 16.500 | F 30 | 45.00 | Y | |
| CHASE MANHATTEN BK USA NA | WILMINGTON, DE | FI | GOLD MASTERCARD | 16.500 | F 30 | 45.00 | Y | |
| CHEMICAL BANK | NEW YORK, NY | FI | MASTERCARD | 19.500 | F 25 | 20.00 | | |
| CHEMICAL BANK | NEW YORK, NY | FI | VISA | 19.500 | F 25 | 20.00 | | |
| CHEMICAL BANK | NEW YORK, NY | FI | GOLD MASTERCARD | 16.000 | F 25 | 45.00 | | |
| CHEMICAL BANK | NEW YORK, NY | FI | VISA GOLD | 16.000 | F 25 | 45.00 | | |
| CHEVY CHASE FED SAVINGS BANK | BETHESDA, MD | FI | MASTERCARD-REGULAR | 15.900 | F 25 | 20.00 | Y | |
| CHEVY CHASE FED SAVINGS BANK | BETHESDA, MD | FI | VISA GOLD | 15.900 | F 25 | 30.00 | Y | |
| CHEVY CHASE FED SAVINGS BANK | BETHESDA, MD | FI | VISA CLASSIC | 15.900 | F 25 | 20.00 | Y | |
| CHEVY CHASE FED SAVINGS BANK | BETHESDA, MD | FI | MASTERCARD GOLD | 15.900 | F 25 | 30.00 | Y | |
| CHICOPEE COOPERATIVE (1) | CHICOPEE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y | |
| CHICOPEE SAVINGS BANK (3) | CHICOPEE, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y | |
| CHICOPEE SAVINGS BANK (3) | CHICOPEE, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y | |
| CHICOPEE SAVINGS BANK (3) | CHICOPEE, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y | |
| CHICOPEE SAVINGS BANK (3) | CHICOPEE, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y | |
| CHICOPEE SAVINGS BANK (3) | CHICOPEE, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | | |
| CITIZEN UNION SAVINGS (1) | FALL RIVER, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y | |
| CITIZENS BANK & TRUST (13) | ROCKPORT, MO | FI | VISA | 22.000 | F 0 | 0 | Y | |
| CITIZENS BK/ROGERSVILLE (13) | ROGERSVILLE, MO | FI | VISA | 22.000 | F 0 | 0 | Y | |
| CITIZENS FIDELITY BK & TRUST | LOUISVILLE, KY | FI | VISA | 18.000 | F 25 | 20.00 | Y | |
| CITIZENS FIDELITY BK & TRUST | LOUISVILLE, KY | FI | MASTERCARD | 18.000 | F 25 | 20.00 | Y | |
| CITIZENS NATIONAL BANK (13) | INDEPENDENCE, KS | FI | VISA | 22.000 | F 0 | 0 | Y | |
| CITIZENS STATE BANK (13) | MARYSVILLE, KS | FI | VISA | 22.000 | F 0 | 0 | Y | |
| CITIZENS TRUST COMPANY | PROVIDENCE, RI | FI | VISA CLASSIC | 14.000 | F 25 | 20.00 | Y | |
| CITIZENS TRUST COMPANY | PROVIDENCE, RI | FI | MASTERCARD (72) | 16.000 | F 25 | 20.00 | Y | |
| CITIZENS TRUST COMPANY | PROVIDENCE, RI | FI | VISA GOLD | 16.000 | V 25 | 35.00 | Y | |
| CITIZENS TRUST COMPANY | PROVIDENCE, RI | FI | VISA (AAA) SO. CENTRAL N. | 16.000 | F 25 | 10.00 | Y | |
| CITY COOPERATIVE BANK (1) | HOLYOKE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y | |
| CITY SAVINGS BANK (3) | PITTSFIELD, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y | |
| CITY SAVINGS BANKS (3) | PITTSFIELD, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | | |
| CITY SYN BK OF PITTSFIELD | PITTSFIELD, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y | |
| CITY SYN BK OF PITTSFLD (3) | PITTSFIELD, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y | |
| CITY SYN BE OF PITTSFLD (3) | PITTSFIELD, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y | |
| CLINTON SAVINGS (1) | CLINTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y | |
| CMHRCE BK ST CHARLES CTY (13) | ST. PETERS, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y | |
| CMRICE BK TERRISON CTY (13) | FESTUS, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y | |

REPORT DATE 05/05/99

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1989

PAGE 9

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. V=VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|----------------------------------|-------------------|-----------|---------------------------|----------------------|--------------|------------|------------|
| COHOOSSET SAVINGS (1) | COHASSSET, MA | FI | VISA CLASSIC | 17.500 | F 25 | 25.00 | Y |
| COLONIAL COOPERATIVE (1) | GARDNER, MA | FI | VISA CLASSIC | 17.500 | F 25 | 25.00 | Y |
| COLUMBUS STATE BANK (13) | COLUMBUS, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| COMM BK OF BONNE TERRE (13) | BONNE TERRE, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMM BK OF POPULAR BLUFF(13) | POPULAR BLUFF, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMM BK OF ST JOSEPH (13) | ST JOSEPH, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMM BK OF ST LOUIS (13) | CLAYTON, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMM. BK OF COLUMBIA (13) | COLUMBIA, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMM. BNK OF KANSAS CITY(13) | KANSAS CITY, MO | FI | VISA SP. CONNECTIONS | 17.500 | F 25 | 0 | Y |
| COMM. BK OF KIRKSVILLE (13) | KIRKSVILLE, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMMERCE BANK & TRUST CO. | WORCESTER, MA | FI | PRIME GROUP MASTERCARD | 15.500 | V 25 | 20.00 | Y |
| COMMERCE BANK & TRUST CO. | WORCESTER, MA | FI | PRIME GROUP VISA | 15.500 | V 25 | 20.00 | Y |
| COMMERCE BANK & TRUST CO. | WORCESTER, MA | FI | VISA | 16.500 | F 25 | 20.00 | Y |
| COMMERCE BANK OF HANNIBAL | HANNIBAL, MO | FI | MASTERCARD | 16.500 | F 25 | 20.00 | Y |
| COMMERCE BANK OF TOPLIN (13) | TOPLIN, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMMERCE BANK OF KANDIA (13) | KANDIA, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMMERCE BANK OF LEBANON(13) | LEBANON, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | KANSAS CITY RETRO. BAR AS | 16.900 | F 25 | 0 | |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | VISA GOLD | 15.500 | F 25 | 35.00 | |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | UNIV. OF IOWA ALUMNI | 16.500 | F 25 | 16.00 | |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | METRO COM. COLL. VISA | 17.000 | F 25 | 20.00 | Y |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | UNIV. OF IOWA ALUMNI -NON | 17.000 | F 25 | 16.00 | |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | ROCKHURST COLLEGE VISA | 16.500 | F 25 | 16.00 | Y |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | LUTHERAN ASSOCIATION | 17.000 | F 25 | 20.00 | Y |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | KANSAS CITY ROYALS | 17.000 | F 25 | 20.00 | Y |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | SOUTHWEST BAPTIST CHURCH | 21.400 | F 25 | 0 | Y |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | SOUTHWEST MISS. STATE ALU | 21.400 | F 25 | 0 | Y |
| COMMERCE BANK OF OMAHA, N.A. | OMAHA, NE | FI | BAR AGENDA METRO ST. LOI | 16.900 | F 25 | 0 | Y |
| COMMERCE BANK OF SPRINGFIELD(13) | SPRINGFIELD, MO | FT | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMMERCE BN OF BARRY COUNTY | CASSELVILLE, MO | FI | SPECTAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMMERCE BK OF CLAY CTY (13) | KANSAS CITY, MO | FI | SPECIAL CONN. VISA | 17.500 | F 25 | 0 | Y |
| COMMERCIAL BANC & TRUST | WILMINGTON, MA | FI | MASTERCARD | 18.000 | F 25 | 20.00 | Y |
| COMPASS BK FOR SAVINGS (14) | NEW BEDFORD, MA | FI | GOLD MASTERCARD | 15.840 | V 30 | 36.00 | Y |
| COMPASS BK FOR SAVINGS (14) | NEW BEDFORD, MA | FT | VISA | 16.840 | V 30 | 18.00 | Y |
| COMPASS BK FOR SAVINGS (14) | NEW BEDFORD, MA | FT | MASTERCARD | 16.840 | V 30 | 18.00 | Y |
| COMPIGRAPHIC EMPL. FED. C.U. | WILMINGTON, MA | FI | VISA | 14.000 | F 25 | 12.00 | |
| CONNECTICUT BANK & TRUST | FAIRFIELD, CT | FT | MASTERCARD (22) | 15.000 | F 25 | 25.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 149, SECTION 113F
AS OF MARCH 31, 1999

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|--------------------|-----------|---------------------------|--------|--------------|------------|------------|
| CONNECTICUT BANK & TRUST | FAIRFIELD, CT | FI | VISA (22) | 15.000 | F 25 | 25.00 | Y |
| CONNECTICUT BANK & TRUST | FAIRFIELD, CT | FI | GOLD MASTERCARD | 15.000 | F 25 | 40.00 | Y |
| COOLIDGE BANK & TRUST (3) | WATERTOWN, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| COOLIDGE BANK & TRUST (3) | WATERTOWN, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| COOLIDGE BANK & TRUST (3) | WATERTOWN, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| COOLIDGE BK & TRUST CO (3) | BOSTON, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| COOLIDGE BK & TRUST CO (3) | BOSTON, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| COOPERATIVE BK OF CONCORD(1) | CONCORD, MA | FI | VISA CLASSIC | 17.500 | F 25 | 25.00 | Y |
| CORNER STONE BANK (13) | SOUTHWEST CITY, MO | FI | VISA | 22.000 | F 0 | 0 | Y |
| COUNTRY BANK FOR SAVINGS (9) | WARE, MA | FI | VISA | 17.920 | V 25 | 22.00 | Y |
| CRESCENT CREDIT UNION | BROCKTON, MA | FI | VISA | 14.900 | F 25 | 15.00 | Y |
| CRESCENT CREDIT UNION | BROCKTON, MA | FI | MASTERCARD | 14.900 | F 25 | 15.00 | Y |
| CRESTAR BANK | RICHMOND, VA | FI | VISA CLASSIC | 18.000 | F 25 | 15.00 | Y |
| CRESTAR BANK | RICHMOND, VA | FI | VISA PREMIER | 18.000 | F 25 | 40.00 | Y |
| CRESTAR BANK | RICHMOND, VA | FI | FLEX LINE MASTERCARD | 19.000 | V 25 | 18.00 | Y |
| CRESTAR BANK | RICHMOND, VA | FI | UNITY | 20.000 | V 25 | 20.00 | Y |
| CRESTAR BANK | RICHMOND, VA | FI | BASS LIFE COASTAL CO/UNIT | 17.900 | F 25 | 15.00 | Y |
| CRESTAR BANK | RICHMOND, VA | FI | VISA GOLD | 17.800 | F 25 | 35.00 | Y |
| CROSSLAND SAVINGS | BROOKLYN, NY | FI | VISA | 16.800 | F 25 | 20.00 | Y |
| DARTMOUTH BANKING CO. (8) | HANOVER, NH | FI | VISA | 16.000 | F 25 | 15.00 | |
| DARTMOUTH BANKING CO. (8) | HANOVER, NH | FI | MASTERCARD | 16.000 | F 25 | 15.00 | Y |
| DARTMOUTH SAVINGS (1) | DARTMOUTH, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| DAUPHIN DEPOSIT BANK & TRUST | HARRISBURG, PA | FI | VISA | (20) | V 30 | 0 | |
| DAUPHIN DEPOSIT BANK & TRUST | HARRISBURG, PA | FI | MASTERCARD | (20) | V 30 | 0 | |
| DAUPHIN DEPOSIT BANK & TRUST | HARRISBURG, PA | FI | MASTERCARD GOLD | (20) | V 30 | 15.00 | |
| DEAN COOPERATIVE (1) | FRANKLIN, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| DEDHAM INST. FOR SAVINGS (1) | DEDHAM, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| DEDHAM INST. FOR SAVINGS (1) | DEDHAM, MA | FI | VISA CLASSIC | 17.400 | F 25 | 25.00 | Y |
| DELAWARE TRUST COMPANY | WILMINGTON, DE | FI | MASTERCARD | (31) | 18.000 | F 25 | 0 Y |
| DELAWARE TRUST COMPANY | WILMINGTON, DE | FI | VISA | (31) | 18.000 | F 25 | 0 Y |
| DELAWARE TRUST COMPANY | WILMINGTON, DE | FI | VISA PREMIER | 18.000 | F 25 | 40.00 | Y |
| DELAWARE TRUST COMPANY | WILMINGTON, DE | FI | VISA GOLD | 16.500 | V 25 | 40.00 | Y |
| DEMISON STATE BANK (13) | HOLTON, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| DERRY BK & TRUST COMPANY (3) | DERRY, NH | FI | VISA REGULAR | 16.700 | F 25 | 25.00 | Y |
| DERRY BK & TRUST COMPANY (3) | DERRY, NH | FI | VISA - STUDENT | 18.000 | F 25 | 25.00 | Y |
| DERRY BK & TRUST COMPANY (3) | DERRY, NH | FI | VISA - GOLD | 16.700 | F 25 | 40.00 | Y |
| DERRY BK & TRUST COMPANY (3) | DERRY, NH | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| DOUGLASS BANK (THE) (13) | KANSAS CITY, KS | FI | VISA | 22.000 | F 0 | 0 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. V=VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES | |
|--------------------------------|--------------------|-----------|-------------------------|----------------------|--------------|------------|------------|---|
| DURFEE ATTLEBORO BANK | FALL RIVER, MA | FI | VISA | 15.960 | V 25 | 25.00 | Y | |
| DURFEE ATTLEBORO BANK | FALL RIVER, MA | FI | VISA GOLD | 15.960 | V 25 | 45.00 | Y | |
| DURFEE ATTLEBORO BANK | FALL RIVER, MA | FI | VISA CLASSIC | 16.920 | V 25 | 25.00 | Y | |
| DURFEE ATTLEBORO BANK | FALL RIVER, MA | FI | MASTERCARD | 16.920 | V 25 | 25.00 | Y | |
| EAST BOSTON SAVINGS (1) | EAST BOSTON, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y | |
| EAST BOSTON SAVINGS (1) | EAST BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y | |
| EAST CAMBRIDGE SAVINGS (5) | EAST CAMBRIDGE, MA | FI | VISA | 16.950 | V 25 | 20.00 | Y | |
| EAST CAMBRIDGE SAVINGS (5) | EAST CAMBRIDGE, MA | FI | VISA | 17.020 | V 25 | 20.00 | Y | |
| EAST CAMBRIDGE SAVINGS (5) | EAST CAMBRIDGE, MA | FI | VISA | 19.800 | F 25 | 20.00 | Y | |
| EAST CAMBRIDGE SAVINGS (5) | EAST CAMBRIDGE, MA | FI | MASTERCARD | 19.800 | F 25 | 20.00 | Y | |
| EAST CAMBRIDGE SAVINGS (5) | CAMBRIDGE, MA | FI | MASTERCARD | 16.950 | V 25 | 20.00 | Y | |
| EASTERN BANK | SALEM, MA | FI | MASTERCARD | 16.750 | F 25 | 18.00 | Y | |
| EASTERN BANK | SALEM, MA | FI | MASTERCARD GOLD | 16.750 | F 25 | 42.00 | Y | |
| EASTERN BANK | LYNN, MA | FI | MASTERCARD | 16.750 | F 30 | 10.00 | Y | |
| EASTHAMPTON SAVINGS (1) | EASTHAMPTON, MA | FI | VISA CLASSIC | 17.500 | F 25 | 25.00 | Y | |
| EDGARTOWN NAT'L BK, THE (4) | EDGARTOWN, MA | FI | VISA | (32) | 18.600 | F 25 | 18.00 | Y |
| EDGARTOWN NAT'L BK, THE (4) | EDGARTOWN, MA | FI | MASTERCARD | (32) | 18.600 | F 25 | 18.00 | Y |
| ELIOT BANK (1) | BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y | |
| EQUITABLE BANK OF DELAWARE | DOVER, DE | FT | VISA | (16) | F 25 | 18.00 | Y | |
| EQUITABLE COOPERATIVE (1) | LYNN, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y | |
| EVERETT COOPERATIVE (1) | EVERETT, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y | |
| EVERETT SAVINGS BANK (1) | EVERETT, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y | |
| EVERETT SAVINGS BANK (1) | EVERETT, MA | FT | VISA GOLD | 17.600 | F 25 | 50.00 | Y | |
| FALL RIVER 5 CENTS SAVINGS (6) | FALL RIVER, MA | FT | VISA PREFERRED | 15.600 | F 25 | 45.00 | | |
| FALL RIVER 5 CENTS SAVINGS (6) | FALL RIVER, MA | FI | MASTERCARD | 16.800 | F 25 | 15.00 | | |
| FALL RIVER 5 CENTS SAVINGS (6) | FALL RIVER, MA | FI | VISA | 16.800 | F 25 | 15.00 | | |
| FALMOUTH COOPERATIVE (1) | FALMOUTH, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y | |
| FALMOUTH NATIONAL BANK | FALMOUTH, MA | FI | MASTERCARD | 16.920 | V 25 | 25.00 | Y | |
| FALMOUTH NATIONAL BANK | FALMOUTH, MA | FT | Premier VISA | 15.960 | V 25 | 45.00 | Y | |
| FALMOUTH NATIONAL BANK | FALMOUTH, MA | FI | MASTERCARD GOLD | 15.960 | V 25 | 45.00 | Y | |
| FAMILY MUTUAL SAVINGS (3) | HAWERHILL, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | | |
| FAMILY MUTUAL SAVINGS (3) | HAWERHILL, MA | FI | MASTERCARD | 16.700 | V 15 | 25.00 | Y | |
| FAMILY MUTUAL SAVINGS (3) | HAWERHILL, MA | FI | VISA | 16.700 | V 15 | 25.00 | Y | |
| FAMILY MUTUAL SAVINGS (3) | HAWERHILL, MA | FT | STUDENT VISA | 10.000 | F 25 | 25.00 | Y | |
| FAMILY MUTUAL SAVINGS (3) | HAWERHILL, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y | |
| FARM PLAN A SETU OF FPC FINC | HADISON, WI | FI | FARM PLAN | 18.000 | F 21 | 0 | | |
| FARMERS & MERCHANTS BK (13) | HILL CITY, KS | FI | VISA | 22.000 | F 0 | 0 | Y | |
| FARMERS & MERCHANTS BK (13) | WRIGHT CITY, MO | FI | VISA | 22.000 | F 0 | 0 | Y | |

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | APR | GRADE | ANNUAL | OTHER |
|------------------------------|------------------|----------------------------|-----------|------------|--------|--------|-------|
| | | | | PERCENTAGE | PERIOD | FEES | FEES |
| FARMERS NATIONAL BANK (1) | PLATTSBURGH, NY | FI VISA | | 22.00% | F 0 | 0 | Y |
| FARMERS STATE BANK (1) | WATKINSVILLE, GA | FI VISA | | 22.00% | F 0 | 0 | Y |
| FEDERAL SAVINGS BANK (1) | WALTHAM, MA | FI MASTERCARD | | 17.60% | F 25 | 25.00 | Y |
| FEDERAL SAVINGS BANK (1) | WALTHAM, MA | FI MASTERCARD GOLD | | 16.99% | F 25 | 50.00 | Y |
| FEDERAL SAVINGS BANK (1) | WALTHAM, MA | FI VISA GOLD | | 16.99% | F 25 | 50.00 | Y |
| FEDERAL SAVINGS BANK (1) | WALTHAM, MA | FI VISA CLASSIC | | 17.40% | F 25 | 25.00 | Y |
| FIDELITY BK & TRUST CO (1) | BOSTON, MA | FI VISA | | 17.50% | V 30 | 24.00 | Y |
| FIDELITY BK & TRUST CO (1) | BOSTON, MA | FI MASTERCARD | | 19.00% | V 30 | 14.00 | Y |
| FIDELITY BK & TRUST CO (1) | BOSTON, MA | FI VISA GOLD | | 17.50% | V 30 | 24.00 | Y |
| FIDELITY BK & TRUST CO (1) | BOSTON, MA | FI MASTERCARD GOLD | | 19.00% | V 30 | 14.00 | Y |
| FIDELITY COOPERATIVE (1) | FITCHBURG, MA | FI VISA CLASSIC | | 17.40% | F 25 | 25.00 | Y |
| FIRST AGRICULTURAL BANK | PITTSFIELD, MA | FI MASTERCARD | | 16.92% | V 30 | 25.00 | Y |
| FIRST AGRICULTURAL BANK | PITTSFIELD, MA | FI MASTERCARD GOLD | | 15.96% | V 30 | 45.00 | Y |
| FIRST AMERICAN BK SVNG (1) | BOSTON, MA | FI VISA CLASSIC | | 17.60% | F 25 | 25.00 | Y |
| FIRST AMERICAN BK/ SVNG (1) | BOSTON, MA | FI VISA GOLD | | 16.99% | F 25 | 50.00 | Y |
| FIRST AND OCEAN NATL BANK | NEWBURYPORT, MA | FI MASTERCARD (17) | | | F 25 | 20.00 | |
| FIRST BANK | CHELMSFORD, MA | FI MASTERCARD EQUITY ONE | | 10.00% | V 25 | 50.00 | Y |
| FIRST BANK OF S.D., N.A. | MINNEAPOLIS, MN | FI VISA GOLD | | 19.80% | F 25 | 35.00 | Y |
| FIRST BANK OF S.D., N.A. | MINNEAPOLIS, MN | FI MASTERCARD GOLD | | 19.80% | F 25 | 35.00 | Y |
| FIRST BK OF SD. DAKOTA, N.A. | SIOUX FALLS, SD | FI VISA | | 19.80% | F 25 | 15.00 | Y |
| FIRST BK OF SD. DAKOTA, N.A. | SIOUX FALLS, SD | FI MASTERCARD | | 19.80% | F 25 | 15.00 | Y |
| FIRST BRISTOL CNTY NAT'L (1) | TAUNTON, MA | FI VISA CLASSIC | | 17.60% | F 25 | 25.00 | Y |
| FIRST CAPITAL BANK | CONCORD, NH | FI MASTERCARD GOLD | | 16.50% | V 25 | 40.00 | Y |
| FIRST CAPITAL BANK | CONCORD, NH | FI VISA | | 16.50% | V 25 | 18.00 | Y |
| FIRST CAPITAL BANK | CONCORD, NH | FI MASTERCARD | | 16.50% | V 25 | 18.00 | Y |
| FIRST ESSEX SAVINGS (1) | LAWRENCE, MA | FI MASTERCARD | | 17.60% | F 25 | 25.00 | Y |
| FIRST ESSEX SAVINGS (1) | LAWRENCE, MA | FI VISA GOLD | | 16.99% | F 25 | 50.00 | Y |
| FIRST ESSEX SAVINGS (1) | LAWRENCE, MA | FI MASTERCARD GOLD | | 16.99% | F 25 | 50.00 | Y |
| FIRST ESSEX SAVINGS (1) | LAWRENCE, MA | FI VISA CLASSIC | | 17.60% | F 25 | 25.00 | Y |
| FIRST FINANCIAL SAV BANK | WOODBRIDGE, NJ | FI MASTERCARD | | 16.90% | F 25 | 15.00 | Y |
| FIRST FINANCIAL SAV BANK | WOODBRIDGE, NJ | FI VISA | | 16.90% | F 25 | 15.00 | Y |
| FIRST FINANCIAL SAV. BK | WOODBRIDGE, NJ | FI MASTERCARD GOLD | | 16.90% | F 25 | 25.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI REGULAR MASTERCARD | | 21.00% | F 30 | 20.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI REGULAR VISA | | 21.00% | F 30 | 20.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI REG. REFERRAL BANK MC | | 16.00% | V 30 | 20.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI REG. REFERRAL BANK VISA | | 18.00% | V 30 | 20.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI COLLEGIATE MASTERCARD | | 21.00% | F 30 | 20.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI COLLEGE STATE VISA | | 21.00% | F 30 | 20.00 | Y |

QUARTERLY CREDIT CARD ISSUEUR'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|-------------------------------|------------------|-----------|---------------------------|--------|--------------|------------|------------|
| | | VARIABLE | | | | | |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | ILC VISA | 19.800 | F 30 | 20.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | ILC PREMIUM VISA | 18.000 | F 30 | 40.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | ON CALL MASTERCARD | 21.000 | F 30 | 20.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | ON CALL VISA | 21.000 | F 30 | 20.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | ON CALL COLLEGIATE MC | 18.000 | F 30 | 20.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | ON CALL COLLEGIATE VISA | 18.000 | F 30 | 20.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | ON CALL MILITARY HONORCAR | 18.000 | F 30 | 0 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | REGULAR MILITARY | 18.000 | F 30 | 0 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | PREMIUM MASTERCARD | 19.800 | F 30 | 40.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | PREMIUM VISA | 19.800 | F 30 | 40.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | FNAWS VISA | 18.000 | F 30 | 25.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | MARBLE CARD | 19.800 | F 30 | 30.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | GOLD REFERRAL BANK MC | 17.000 | V 30 | 45.00 | Y |
| FIRST INTERSTATE BANCARD CO | SIMI VALLEY, CA | FI | GOLD REFERRAL BANK VISA | 17.000 | V 30 | 45.00 | Y |
| FIRST MUTUAL OF BOSTON (1) | BOSTON, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| FIRST MUTUAL OF BOSTON (1) | BOSTON, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| FIRST MUTUAL OF BOSTON (1) | BOSTON, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| FIRST MUTUAL OF BOSTON (1) | BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| FIRST NAT'L BANK OF IPSWICH | IPSWICH, MA | FI | MASTERCARD | 18.000 | F 25 | 20.00 | |
| FIRST NAT'L BK - CINCINNATI | CINCINNATI, OH | FI | MASTERCARD | 19.800 | F 25 | 20.00 | Y |
| FIRST NAT'L BK - CINCINNATI | CINCINNATI, OH | FI | VISA | 19.000 | F 25 | 20.00 | Y |
| FIRST NAT'L BK - CINCINNATI | CINCINNATI, OH | FI | VISA | 14.500 | V 25 | 20.00 | Y |
| FIRST NAT'L BK LOUISVILLE | LOUISVILLE, KY | FI | VISA | 18.000 | F 25 | 16.00 | Y |
| FIRST NAT'L BK LOUISVILLE | LOUISVILLE, KY | FI | MASTERCARD | 18.000 | F 25 | 16.00 | Y |
| FIRST NAT'L BK LOUISVILLE | LOUISVILLE, KY | FI | MASTERCARD GOLD | 15.500 | V 25 | 30.00 | Y |
| FIRST NAT'L BANK LINCOLNSHIRE | LINCOLNSHIRE, IL | FI | SUCC. PLUS/VISA PREM (24) | | V 25 | 20.00 | |
| FIRST NAT'L BANK LINCOLNSHIRE | LINCOLNSHIRE, IL | FI | SUCCESS/VISA GOLD (23) | | F 25 | 20.00 | |
| FIRST NAT'L BANK LINCOLNSHIRE | LINCOLNSHIRE, IL | FI | IDEA VISA CLASSIC (23) | | F 25 | 0 | |
| FIRST NAT'L BK, WILTON (12) | WILTON, CT | FT | SUCCESS CLUB VISA | 14.000 | F 25 | 0 | |
| FIRST NAT'L BANK OF BOSTON | BOSTON, MA | FI | PREFERRED MASTERCARD | 16.680 | V 25 | 45.00 | Y |
| FIRST NAT'L BANK OF BOSTON | BOSTON, MA | FI | PREFERRED MASTERCARD | 17.040 | F 25 | 42.00 | Y |
| FIRST NAT'L BANK OF BOSTON | BOSTON, MA | FI | REGULAR MASTERCARD | 17.040 | F 25 | 21.00 | Y |
| FIRST NAT'L BANK OF BOSTON | BOSTON, MA | FI | REGULAR VISA | 17.040 | F 25 | 21.00 | Y |
| FIRST NAT'L BANK OF BOSTON | BOSTON, MA | FI | CELTIC MASTERCARD | 16.680 | V 25 | 25.00 | Y |
| FIRST OMNI BANK, N.A. | MILLSBORO, DE | FI | VISA (21) | 19.000 | V 25 | 15.00 | Y |
| FIRST OMNI BANK, N.A. | MILLSBORO, DE | FI | MASTERCARD (21) | 19.000 | V 25 | 18.00 | Y |
| FIRST PENN BANK (DEL.) | WILMINGTON, DE | FI | VISA | 16.500 | V 30 | 18.00 | Y |
| FIRST PENN BANK (DEL.) | WILMINGTON, DE | FI | MASTERCFD | 18.000 | F 30 | 18.00 | Y |

DETAILED CREDIT CARD REPORT
MASSACHUSETTS GENERAL BANK QUARTERLY STATEMENT
AS OF MARCH 31, 1992

| NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|-----------------------------|----------------|-----------|----------------------------|--------|--------------|------------|------------|
| FIRST FISH BANK (DEL) | WILMINGTON, DE | FI | PREFERRED MASTERCARD (26) | 17.40% | U 30 | 40.00 | Y |
| FIRST SERVICE BK FOR SCH 11 | LEOMINSTER, MA | FI | VISA CLASSIC | 17.40% | F 25 | 25.00 | Y |
| FIRST SIGNATURE BANK TRUST | PORTSMOUTH, NH | FT | CHASEDC VISA | 20.60% | U 25 | 17.50 | |
| FIRST SIGNATURE BANK TRUST | PORTSMOUTH, NH | FI | GOLD VISA | 17.40% | U 25 | 0 | |
| FIRST TRADE UNION SAVINGS | BOSTON, MA | FI | CARPENTERS VISA | 16.50% | U 25 | 15.00 | Y |
| FIRST TRADE UNION SAVINGS | BOSTON, MA | FI | CARPENTERS MASTERCARD | 16.50% | U 25 | 15.00 | Y |
| FITCHBURG SAVINGS BANK (1) | FITCHBURG, MA | FI | MASTERCARD | 17.40% | F 25 | 25.00 | Y |
| FITCHBURG SAVINGS BANK (1) | FITCHBURG, MA | FI | VISA GOLD | 16.90% | F 25 | 50.00 | Y |
| FITCHBURG SAVINGS BANK (1) | FITCHBURG, MA | FI | MASTERCARD GOLD | 16.90% | F 25 | 50.00 | Y |
| FITCHBURG SAVINGS BANK (1) | FITCHBURG, MA | FI | VISA CLASSIC | 17.40% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | SECURE FLEET LINE | 13.00% | U 0 | 50.00 | |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | UNSECURED FLEET LINE | 16.00% | U 0 | 50.00 | |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | VISA GOLD | 16.70% | F 25 | 40.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | FLEET MASTERCARD | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | FLEET VISA | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | FIRST FLEET VISA | 18.00% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | COMPUCARD | 18.00% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | STUDENT VISA | 18.00% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | BROWN UNIV. VISA GOLD | 16.70% | F 25 | 40.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | PROV. COLLEGE VISA GOLD | 16.70% | F 25 | 40.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | ROGER WILLIAMS VISA GOLD | 16.70% | F 25 | 40.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | MT. IADA COLLEGE VISA GOLD | 16.70% | F 25 | 40.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | REGIS COLLEGE VISA GOLD | 16.70% | F 25 | 40.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | SMITH COLLEGE VISA GOLD | 16.70% | F 25 | 40.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | SALVE REGINA VISA GOLD | 16.70% | F 25 | 40.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | CORP. BUSINESS CR. CARD | 16.70% | F 25 | 30.00 | |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | BROWN UNIV. VISA CLASSIC | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | PROV. COLL. VISA CLASSIC | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | RISD VISA CLASSIC | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | ROGER WILLIAMS VISA CLASS | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | MT. IADA COLL. VISA CLASSI | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | REGIS COLL. VISA CLASSIC | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | SMITH COLL. VISA CLASSIC | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | SALVE REGINA VISA CLASSIC | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | U.N.H. VISA GOLD | 16.70% | F 25 | 40.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | U.N.H. VISA CLASSIC | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | VISA CLASSIC RI COLLEGE | 16.70% | F 25 | 25.00 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | FI | VISA CLASSIC RERK SCH. NU | 16.70% | F 75 | 25.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
 MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
 AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. V=VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|-------------------------------|----------------------|-----------|---------------------|----------------------|--------------|------------|------------|
| FORT RILEY NAT'L BANK (13) | FORT RILEY, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| FOXBORO NATIONAL BANK | FOXBORO, MA | FI | MASTERCARD | 16.800 | F 25 | 10.00 | Y |
| FRAMINGHAM SAVINGS BANK (2) | FRAMINGHAM, MA | FI | MASTERCARD | 17.040 | F 25 | 21.00 | Y |
| FRAMINGHAM SAVINGS BANK (2) | FRAMINGHAM, MA | FI | VISA | 17.040 | F 25 | 21.00 | Y |
| FRAMINGHAM TRUST COMPANY | FRAMINGHAM, MA | FI | MASTERCARD | 14.900 | F 25 | 20.00 | Y |
| GEM SAVINGS ASSOCIATION | DAYTON, OH | FI | MASTERCARD | 18.000 | V 25 | 20.00 | Y |
| GEM SAVINGS ASSOCIATION | DAYTON, OH | FI | VISA | 18.000 | V 25 | 20.00 | Y |
| GENTRY COUNTY BANK (13) | ALBANY, MO | FI | VISA | 22.000 | F 0 | 0 | Y |
| GEORGE PEABODY COOP, THE (2) | PEABODY, MA | FI | VISA | 17.040 | F 25 | 21.00 | Y |
| GEORGE PEABODY COOP, THE (2) | PEABODY, MA | FI | MASTERCARD | 17.040 | F 25 | 21.00 | Y |
| GEORGETOWN SAVINGS | GEORGETOWN, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| GIRARD NATIONAL BANK (13) | GIRARD, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| GLENDALE COOPERATIVE (1) | EVERETT, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| GLouceSTER BANK & TRUST (1) | GLouceSTER, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| GLouceSTER BANK & TRUST (1) | GLouceSTER, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| GRANITE BANK | ABINGTON, MA | FI | MASTERCARD | 18.000 | F 28 | 20.00 | |
| GREAT BARRINGTON SAVINGS (1) | GREAT BARRINGTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| GREATER BOSTON BANK (1) | BRIGHTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| GREENFIELD CO-OPERATIVE (3) | GREENFIELD, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| GREENFIELD CO-OPERATIVE (3) | GREENFIELD, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| GREENFIELD COOPERATIVE (3) | GREENFIELD, MA | FI | CORP. BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| GREENFIELD COOPERATIVE (3) | GREENFIELD, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| GREENFIELD COOPERATIVE (3) | GREENFIELD, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| GREENFIELD SAVINGS (1) | GREENFIELD, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| GREENWOOD TRUST COMPANY | NEW CASTLE, DE | FI | DISCOVER CARD | 19.800 | F 25 | 0 | Y |
| GROVE BANK FOR SAVINGS (2) | BRIGHTON, MA | FI | VISA | 17.040 | F 25 | 21.00 | Y |
| GTE EMPL. FEDERAL C.U. | PEABODY, MA | FI | VISA | 13.500 | F 25 | 15.00 | Y |
| GUARANTY FIRST TRUST COMPANY | WALTHAM, MA | FI | MASTERCARD | 16.000 | F 25 | 20.00 | Y |
| GUARANTY-FIRST TRUST COMPANY | WALTHAM, MA | FI | VISA | 16.000 | F 25 | 20.00 | Y |
| GUARANTY-FIRST TRUST COMPANY | WALTHAM, MA | FI | MASTERCARD GOLD | 16.000 | F 25 | 40.00 | Y |
| HANCOCK CREDIT UNION | BEDFORD, MA | FI | VISA | 15.900 | F 25 | 15.00 | Y |
| HERITAGE COMMUNITY F.C.U. | LUMENBURG, MA | FI | VISA | 14.000 | F 25 | 15.00 | |
| HERITAGE HTS BK/SAVINGS | NORTHAMPTON, MA | FI | MASTERCARD | 17.360 | V 25 | 20.00 | Y |
| HERITAGE HTS BK/SAVINGS | NORTHAMPTON, MA | FI | MASTERCARD/VISA | 19.800 | F 25 | 20.00 | Y |
| HERITAGE HTS BK/SAVINGS (1) | NORTHAMPTON, MA | FI | VISA CLASSIC | 17.500 | F 25 | 25.00 | Y |
| HERITAGE HTS BK/SAVINGS (1) | NORTHAMPTON, MA | FI | VISA GOLD | 16.900 | F 25 | 50.00 | Y |
| HINCHIN FEDERAL CREDIT UNION | HINCHIN, MA | FI | VISA | 15.000 | F 25 | 15.00 | Y |
| HINCHIN TNST. FOR SAVINGS (1) | HINCHIN, MA | FI | VISA CLASSIC | 17.500 | F 25 | 25.00 | Y |

QUARTERLY CREDIT CARD TOSHER'S REPORT
MASSACHUSETTS GENERAL LAW CHAPTER 130 SECTION 114C
AS OF MARCH 31, 1982

| BANK NAME | CTF | STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|----------------------------|-----|------------------|-----------|-------------------------|------------|--------------|------------|------------|
| | | | | | % VARIABLE | | | |
| HOLBROOK COOPERATIVE | (1) | HOLBROOK, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| HOME NATIONAL BANK | (3) | MILFORD, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| HOME NATIONAL BANK | (3) | MILFORD, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| HOME NATIONAL BANK | (3) | MILFORD, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| HOME NATIONAL BANK | (3) | MILFORD, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| HOME NATIONAL BANK | (3) | MILFORD, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| HOME NATIONAL BANK | (3) | MILFORD, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| HOUSEHOLD BANK N.A. | | SALINAS, CA | FI | VISA GOLD | 16.800 | F 25 | 25.00 | Y |
| HOUSEHOLD BANK, N.A. | | SALINAS, CA | FI | VISA | 17.200 | F 25 | 15.00 | Y |
| HOUSEHOLD BANK, N.A. | | SALINAS, CA | FI | MASTERCARD | 17.200 | F 25 | 15.00 | Y |
| HOUSEHOLD BANK, N.A. | | SALINAS, CA | FI | VISA | 20.500 | V 25 | 15.00 | Y |
| HOUSEHOLD BANK, N.A. | | SALINAS, CA | FI | MASTERCARD | 20.500 | V 25 | 15.00 | Y |
| HOUSEHOLD BANK, N.A. | | SALINAS, CA | FI | VISA | 19.000 | F 25 | 0 | Y |
| HOUSEHOLD BANK, N.A. | | SALINAS, CA | FI | MASTERCARD | 19.800 | F 25 | 0 | Y |
| HOUSEHOLD BANK, N.A. | | SALINAS, CA | FI | VISA GOLD | 19.500 | V 25 | 25.00 | Y |
| HOUSEHOLD BANK, N.A. | | SELINAS, CA | FI | MASTERCARD GOLD | 19.500 | V 25 | 25.00 | Y |
| HOUSEHOLD BANK, N.A. | | SALINAS, CA | FI | MASTERCARD GOLD | 16.800 | F 25 | 25.00 | Y |
| HUDSON NATIONAL BANK | | HUDSON, MA | FI | MASTERCARD | 16.250 | F 25 | 24.00 | Y |
| HUDSON NATIONAL BANK | | HUDSON, MA | FI | MASTERCARD GOLD | 16.250 | F 25 | 36.00 | Y |
| HUDSON SAVINGS | (1) | HUDSON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| HULL COOPERATIVE | (1) | HULL, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| HYDE PARK COOPERATIVE | (1) | HYDE PARK, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| HYDE PARK SAVINGS | (1) | HYDE PARK, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| INDIAN HEAD NATIONAL BANK | | NASHUA, NH | FI | VISA | 16.500 | F 25 | 18.00 | Y |
| INDIAN HEAD NATIONAL BANK | | NASHUA, NH | FI | MASTERCARD | 16.500 | F 25 | 18.00 | Y |
| INDIANA NATIONAL BANK | | INDIANAPOLIS, IN | FI | VISA CLASSIC | 16.800 | F 25 | 15.00 | Y |
| INDIANA NATIONAL BANK | | INDIANAPOLIS, IN | FI | STANDARD MASTERCARD | 19.100 | V 25 | 15.00 | Y |
| INDIANA NATIONAL BANK, THE | | INDIANAPOLIS, IN | FI | VISA GOLD | 15.600 | F 25 | 15.00 | Y |
| INDIANA NATIONAL BANK, THE | | INDIANAPOLIS, IN | FI | GOLD MASTERCARD | 16.100 | V 25 | 15.00 | Y |
| INST FOR SVNGS NEWBURYPT | (1) | NEWBURYPORT, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| INST FOR SVNGS NEWBURYPT | (1) | NEWBURYPORT, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| IPSWICH SAVINGS BANK | (1) | IPSWICH, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| IPSWICH SAVINGS BANK | (1) | IPSWICH, MA | FI | VISA GOLD | 17.600 | F 25 | 50.00 | Y |
| JC PENNEY NATIONAL BANK | | HURRINGTON, DE | FI | VISA | 17.500 | F 30 | 18.00 | Y |
| JC PENNEY NATIONAL BANK | | HURRINGTON, DE | FI | MASTERCARD | 19.500 | F 30 | 18.00 | Y |
| JC PENNEY NATIONAL BANK | | HURRINGTON, DE | FI | MASTERCARD GOLD | 17.900 | F 30 | 35.00 | Y |
| JC PENNEY NATIONAL BANK | | HURRINGTON, DE | FI | VISA GOLD | 17.900 | F 30 | 35.00 | Y |
| JC PENNEY NATIONAL BANK | | HURRINGTON, DE | FI | MASTERCARD | 18.500 | F 30 | 15.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1999

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|-----------------|-----------|-------------------------|--------------------|--------------|------------|------------|
| J.C PENNEY NATIONAL BANK | HARRINGTON, DE | FI | VISA | 18.500 | F 30 | 15.00 | Y |
| J.C PENNEY NATIONAL BANK | HARRINGTON, DE | FI | VISA GOLD | 17.900 | F 30 | 35.00 | Y |
| KAW VALLEY STATE BANK (13) | TOPEKA, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| KAW VALLEY STATE BANK (13) | WICHITA, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| LANDMARK BK - 39 STREET (13) | KANSAS CITY, MO | FI | VISA | 22.000 | F 0 | 0 | Y |
| LANDMARK BK FOR SAVINGS (1) | WITTMAN, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| LANDMARK KCT BANK (13) | KANSAS CITY, MO | FI | VISA | 22.000 | F 0 | 0 | Y |
| LAWFENCE SAVINGS BANK (1) | LAWRENCE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| LEAVENWORTH NAT'L BANK (13) | LEAVENWORTH, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| LEE BANK (3) | LEE, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| LEE BANK (3) | LEE, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| LEE SAVINGS BANK (3) | LEE, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| LEE SAVINGS BANK (3) | LEE, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| LEE SAVINGS BANK (3) | LEE, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| LEE SAVINGS BANK (3) | LEE, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| LEE SAVINGS BANK (3) | LEE, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| LENOX SAVINGS (1) | LENOX, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| LEOMINSTER CREDIT UNION | LEOMINSTER, MA | FI | VISA | 14.400 | F 25 | 12.00 | Y |
| LEWISTOWN STATE BANK (13) | LEWISTON, MO | FI | VISA | 22.000 | F 0 | 0 | Y |
| LEXINGTON SAVINGS (1) | LEXINGTON, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| LEXINGTON SAVINGS (1) | LEXINGTON, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| LEXINGTON SAVINGS (1) | LEXINGTON, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| LEXINGTON SAVINGS (1) | LEXINGTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| LIBERTY BANK & TRUST CO (1) | BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| LINCOLN TRUST CO. (3) | HINCHINHAM, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| LINCOLN TRUST CO. (3) | HINCHINHAM, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| LINCOLN TRUST CO. (3) | HINCHINHAM, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| LINCOLN TRUST CO. (3) | HINCHINHAM, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| LINCOLN TRUST COMPANY (3) | SCITUATE, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| LOMAS BANK USA | WILMINGTON, DE | FI | GOLD MASTERCARD | 17.900 | F 25 | 35.00 | Y |
| LOMAS BANK USA | WILMINGTON, DE | FI | MASTERCARD | 17.900 | F 25 | 20.00 | Y |
| LOMAS BANK USA | WILMINGTON, DE | FI | CLASSIC VISA | 17.900 | F 25 | 20.00 | Y |
| LOWELL INST FOR SAVINGS (10) | LOWELL, MA | FI | VISA | 18.000 | F 25 | 20.00 | Y |
| LOWELL INST FOR SAVINGS (10) | LOWELL, MA | FI | MASTERCARD | 18.000 | F 25 | 20.00 | Y |
| LUZO COMMUNITY BANK (3) | NEW BEDFORD, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| LUZO COMMUNITY BANK (3) | NEW BEDFORD, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| LUZO COMMUNITY BANK (3) | NEW BEDFORD, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| LUZO COMMUNITY BANK (3) | NEW BEDFORD, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |

QUARTERLY CREDIT CARD REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 149 SECTION 111C
AS OF MARCH 31, 1997

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|-------------------------------|--------------------|-----------|---------------------------|--------------|--------------|------------|------------|
| | | | | UNADJUSTABLE | IF PTD | | |
| LUZON COMMERCIAL BANK (2) | NEW BEDFORD, MA | FI | CORPORATE BUSINESS CARD | 16.720 | F 25 | 30.00 | |
| LYNDON STATE BANK (12) | LYNDON, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| LYNN 5 CENTS SAVINGS BK (1) | LYNN, MA | FI | VISA CLASSIC | 17.500 | F 25 | 25.00 | Y |
| MAINE NATIONAL | PORTLAND, ME | FI | MASTERCARD (20) | 18.000 | F 25 | 12.00 | |
| MAINE NATIONAL | PORTLAND, ME | FI | GOLD MASTERCARD | 15.000 | F 25 | 12.00 | |
| MAINE NATIONAL BANK | PORTLAND, ME | FI | VISA GOLD | 15.000 | F 25 | 12.00 | |
| MAINE NATIONAL BANK | PORTLAND, ME | FI | VISA | (20) | 18.000 | F 25 | 12.00 |
| MALDEN TRUST COMPANY (14) | MALDEN, MA | FI | MASTERCARD GOLD | 15.240 | V 30 | 26.00 | Y |
| MALDEN TRUST COMPANY (14) | MALDEN, MA | FI | MASTERCARD | 18.000 | F 30 | 15.00 | Y |
| MALDEN TRUST COMPANY (14) | MALDEN, MA | FI | VISA | 18.000 | F 30 | 15.00 | Y |
| MANSFIELD CO-OP BANK (2) | MANSFIELD, MA | FI | MASTERCARD | 17.040 | F 25 | 21.00 | Y |
| MANSFIELD CO-OP BANK (2) | MANSFIELD, MA | FI | VISA | 17.040 | F 25 | 21.00 | Y |
| MANUFACTURERS BK- WILMINGTON | NEWARK, DE | FI | VISA | 15.900 | V 0 | 0 | Y |
| MANUFACTURERS BK- WILMINGTON | NEWARK, DE | FI | MASTERCARD | 15.900 | V 0 | 0 | Y |
| MARINE MIDLAND BANK (DE) N A | WILMINGTON, DE | FI | MASTERCARD | 18.200 | V 25 | 20.00 | Y |
| MARINE MIDLAND BANK (DE) N A | WILMINGTON, DE | FI | 24 KARAT GOLD MASTERCARD | 17.200 | V 25 | 36.00 | Y |
| MARINE MIDLAND BANK (DE) N A | WILMINGTON, DE | FI | VISA | 19.800 | F 25 | 20.00 | Y |
| MARINE MIDLAND BANK (DE) N A | WILMINGTON, DE | FI | VISA | 18.200 | V 25 | 20.00 | Y |
| MARINE MIDLAND BANK (DE) N A | WILMINGTON, DE | FI | MASTERCARD | 19.800 | F 25 | 20.00 | Y |
| MARINE MIDLAND BANK (DE) N A | WILMINGTON, DE | FI | VISA | 18.200 | V 25 | 20.00 | Y |
| MARINE MIDLAND BANK (DE) N A | WILMINGTON, DE | FI | MASTERCARD | 18.200 | V 25 | 20.00 | Y |
| MARLBOROUGH COOPERATIVE (2) | MARLBOROUGH, MA | FI | VISA | 17.040 | F 25 | 21.00 | Y |
| MARLBOROUGH SAVINGS BANK (1) | MARLBORO, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MARLBOROUGH SAVINGS BK (1) | MARLBORO, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| MARTHA'S VINEYARD NATIONAL BK | VINEYARD HAVEN, MA | FI | MASTERCARD | 15.500 | F 25 | 25.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD GOLD | 15.900 | F 25 | 25.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD GOLD MONEYTRAC | 11.500 | V 25 | 35.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD MONEYTRAC | 12.000 | F 25 | 15.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD AFFINITY GROUP | 15.900 | F 25 | 15.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD GOLD AFFINITY | 15.900 | F 25 | 35.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD CLASSACT | 16.900 | F 25 | 15.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD GOLD AFFINITY | 16.750 | F 25 | 35.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD GOLD MONEYTRAC | 12.000 | F 25 | 35.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD | 15.900 | F 25 | 15.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD GOLD | 16.900 | F 25 | 25.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD AFFINITY GROUP | 17.200 | F 25 | 0 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD AFFINITY GROUP | 15.000 | F 25 | 15.00 | Y |
| MASSACHUSETTS CO., INC. THE | BOSTON, MA | FI | MASTERCARD AFFINITY GROUP | 16.900 | F 25 | 15.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. V=VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|-------------------|-----------|---------------------------|----------------------|--------------|------------|------------|
| MASSACHUSETTS CO., INC., THE | BOSTON, MA | FI | MASTERCARD AFFINITY GROUP | 16.900 | F 25 | 20.00 | Y |
| MASSACHUSETTS CO., INC., THE | BOSTON, MA | FI | MASTERCARD AFFINITY GROUP | 16.750 | F 25 | 15.00 | Y |
| MASSACHUSETTS CO., INC., THE | BOSTON, MA | FI | MASTERCARD AFFINITY GROUP | 16.750 | F 25 | 20.00 | Y |
| MASSACHUSETTS CO., INC., THE | BOSTON, MA | FI | MASTERCARD GOLD AFFINITY | 15.000 | F 25 | 35.00 | Y |
| MASSACHUSETTS CO., INC., THE | BOSTON, MA | FI | MASTERCARD GOLD AFFINITY | 16.900 | F 25 | 35.00 | Y |
| MASSACHUSETTS CO., INC., THE | BOSTON, MA | FI | MASTERCARD CLASS ACT | 16.900 | F 25 | 25.00 | Y |
| MASSACHUSETTS CO., INC., THE | BOSTON, MA | FI | MASTERCARD AFFINITY GROUP | 15.900 | F 25 | 20.00 | Y |
| MAYFLOWER COOPERATIVE (1) | MIDDLEBORO, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| MAYFLOWER COOPERATIVE (1) | MIDDLEBORO, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MECHANICS BANK | WORCESTER, MA | FI | VISA (CLASSIC) | 16.920 | F 25 | 25.00 | Y |
| MECHANICS BANK | WORCESTER, MA | FI | VISA GOLD | 15.960 | F 25 | 45.00 | Y |
| MEDFORD SAVINGS (1) | MEDFORD, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| MEDFORD SAVINGS (1) | MEDFORD, VA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MEDWAY SAVINGS (1) | MEDWAY, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MERCHANT BANK OF BOSTON (1) | BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MERCHANTS NATIONAL (3) | LEOMINSTER, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| MERCHANTS NATIONAL (3) | LEOMINSTER, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| MERCHANTS NATIONAL (3) | LEOMINSTER, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| MERCHANTS NATIONAL BANK (3) | LEOMINSTER, MA | FT | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| MERCHANTS NATIONAL BANK (3) | LEOMINSTER, MA | FT | VISA | 16.700 | F 25 | 25.00 | Y |
| MERIDIAN CARD SERVICES | WILMINGTON, DE | FI | MASTERCARD | 16.610 | V 30 | 15.00 | Y |
| MERIDIAN CARD SERVICES | WILMINGTON, DE | FI | VISA | 16.610 | V 30 | 15.00 | Y |
| MERRIMACK VALLEY FEDERAL C U | N. ANDOVER, MA | FT | VISA | 13.900 | F 25 | 12.00 | Y |
| METHUEN COOPERATIVE (1) | METHUEN, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| METROPOLITAN BK & TRUST (1) | MELPOSE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MID-COUNTY BANK & TRUST (3) | NORWOOD, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| MIDCOUNTY BK & TRUST CO. (3) | NORWOOD, MA | FT | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| MIDCOUNTY BK & TRUST CO. (3) | NORWOOD, MA | FT | VISA | 16.700 | F 25 | 25.00 | Y |
| MIDCOUNTY BK & TRUST CO. (3) | NORWOOD, MA | FI | VISA STUDENT | 16.000 | F 25 | 25.00 | Y |
| MIDCOUNTY BK & TRUST CO. (3) | NORWOOD, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| MIDDLEBOROUGH SAVINGS (1) | MIDDLEBRO, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MIDDLEBOROUGH TRUST (1) | MIDDLEBRO, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MIDDLEBROUGH TRUST (1) | MIDDLEBOROUGH, MA | FT | VISA CLASSIC | 16.990 | F 25 | 21.00 | Y |
| MIDDLESEX SAVINGS BANK (2) | NATICK, MA | FT | VISA | 17.040 | F 25 | 21.00 | Y |
| MIDDLESEX SAVINGS BANK (2) | NATICK, MA | FI | MASTERCARD | 17.040 | F 25 | 21.00 | Y |
| MILFORD CO-OP BANK (8) | MILFORD, NH | FI | VISA | 16.000 | F 25 | 15.00 | Y |
| MILFORD FED SAVINGS LOAN (1) | MILFORD, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MILFORD NAT'L BK & TR (1) | MILFORD, MA | FI | VISA GOLD | 17.600 | F 25 | 50.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S LIST
MASSACHUSETTS GENERAL LAWS CHAPTER 169, SECTION 113C
AS OF MARCH 31, 1992

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|-------------------------------|-----------------|-----------|-------------------------|--------|--------------|------------|------------|
| MILFORD NAT'L BK & TR CO(1) | MILFORD, MA | FI | MASTERCARD GOLD | 17.600 | F 25 | 50.00 | Y |
| MILFORD NAT'L BK & TRUST (1) | MILFORD, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| MILFORD NAT'L BK & TRUST (1) | MILFORD, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MILFORD SAVINGS BANK (5) | MILFORD, MA | FI | VISA | 19.900 | F 25 | 20.00 | Y |
| MILFORD SAVINGS BANK (5) | MILFORD, MA | FI | MASTERCARD | 19.900 | F 25 | 20.00 | Y |
| MISSOURI SOUTHERN BANK (13) | WEST PLATTS, MO | FI | VISA | 22.000 | F 0 | 0 | Y |
| MONSON SAVINGS BANK (1) | MONSON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MT. WASHINGTON COOP (1) | CO. BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| MULTIBK NAT'L WESTERN MASS | SPRINGFIELD, MA | FI | VISA GOLD | 15.960 | V 25 | 45.00 | Y |
| MULTIBK NAT'L WESTERN MASS | SPRINGFIELD, MA | FI | VISA CLASSIC | 16.920 | V 25 | 25.00 | Y |
| MYLES STANDISH FED C.U. (1) | MARSHFIELD, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| MYLES STANDISH FED C.U. (1) | MARSHFIELD, MA | FI | VISA GOLD | 16.920 | F 25 | 50.00 | Y |
| MYLES STANDISH FED C.U. (1) | MARSHFIELD, MA | FI | MASTERCARD GOLD | 16.920 | F 25 | 50.00 | Y |
| MYLES STANDISH FED C.U. (1) | MARSHFIELD, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| NANTUCKET BANK (1) | NANTUCKET, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| NAT'L BANK OF FAIRHAVEN (3) | FAIRHAVEN, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| NAT'L BANK OF FAIRHAVEN (3) | FAIRHAVEN, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| NAT'L BANK OF FAIRHAVEN (3) | FAIRHAVEN, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| NAT'L BANK OF FAIRHAVEN (3) | FAIRHAVEN, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| NAT'L BANK OF FAIRHAVEN (3) | FAIRHAVEN, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| NATIONAL GRAND BANK | MARBLEHEAD, MA | FI | MASTERCARD | 16.500 | F 30 | 15.00 | Y |
| NEW BEDFORD 5 CENTS SAVINGS | NEW BEDFORD, MA | FI | MASTERCARD GOLD | 15.840 | V 25 | 18.00 | Y |
| NEW BEDFORD 5 CENTS SAVINGS | NEW BEDFORD, MA | FI | VISA | 15.840 | V 25 | 18.00 | Y |
| NEW REDFORD 5 CENTS SAVINGS | NEW BEDFORD, MA | FI | MASTERCARD | 15.840 | F 30 | 18.00 | Y |
| NEW BEDFORD 5 CENTS SAVINGS | NEW BEDFORD, MA | FI | VISA | 15.840 | F 30 | 18.00 | Y |
| NEW ENGLAND ALLBANK SAV (2) | GARDNER, MA | FI | VISA. | 17.040 | F 25 | 21.00 | Y |
| NEW ENGLAND ALLBANK SAV (2) | GARDNER, MA | FI | MASTERCARD | 17.040 | F 25 | 21.00 | Y |
| NEW ENGLAND FEDERAL C.U. (1) | CHARLESTOWN, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| NEW ENGLAND FEDERAL C.U. (1) | CHARLESTOWN, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| NEW ENGLAND FEDERAL C.U. (1) | CHARLESTOWN, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| NEW ENGLAND FEDERAL C.U. (1) | CHARLESTOWN, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| NEW ENGLAND TEAMSTERS FED C.U | CHARLESTOWN, MA | FI | VISA | 15.000 | F 25 | 18.00 | Y |
| NEW HERITAGE BANK (1) | LAWRENCE, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| NEW HERITAGE BANK (1) | LAWRENCE, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| NEW HERITAGE BANK (1) | LAWRENCE, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| NEW HERITAGE BANK (1) | LAWRENCE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| NEWBURYPORT INSTITUTE FOR SA | NEWBURYPORT, MA | FI | MASTERCARD | 16.500 | F 25 | 25.00 | Y |
| NEWBURYPT 5 CENTS SAVINGS (1) | NEWBURYPORT, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
 MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
 AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. U=VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|-------------------|-----------|-------------------------------|----------------------|--------------|------------|------------|
| NEWORLD BANK FOR SAVINGS (1) | BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| NEWORLD BANK FOR SAVINGS (1) | BOSTON, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| NEWORLD BANK FOR SAVINGS (1) | BOSTON, MA | FT | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| NEWORLD BANK FOR SAVINGS (1) | BOSTON, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| NEWTON SOUTH COOPERATIVE (1) | NEWTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| NORTH EASTON SAVINGS BANK(1) | NO. EASTON, MA | FI | VISA GOLD | 16.990 | V 25 | 50.00 | Y |
| NORTH EASTON SAVINGS BK (1) | NORTH EASTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| NORTH MIDDLESEX SAVINGS (1) | AYER, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| NORTH MIDDLESEX SAVINGS (1) | AYER, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| NORTHHAMPTON COOPERATIVE (1) | NORTHHAMPTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| NORTHERN MASS TEL WKRS CU | LOWELL, MA | FI | MASTERCARD | 14.400 | F 25 | 0 | Y |
| NORTHMARK BANK (3) | NO ANDOVER, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| NORTHMARK BANK (3) | NO ANDOVER, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| NORTHMARK BANK (3) | NORTH ANDOVER, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| NORTHMARK BANK (3) | NORTH ANDOVER, MA | FT | VISA | 16.700 | F 25 | 25.00 | Y |
| NORTHMARK BANK (3) | NORTH ANDOVER, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| NORWEST BANK DES MOINES, IA | URBANDALE, IA | FI | VISA | 19.800 | F 25 | 18.00 | Y |
| NORWEST BANK DES MOINES, IA | URBANDALE, IA | FI | MASTERCARD | 19.800 | F 25 | 18.00 | Y |
| NORWEST BANK DES MOINES, IA | URBANDALE, IA | FI | MASTERCARD GOLD | 19.800 | F 25 | 40.00 | Y |
| NORWOOD COOPERATIVE (1) | NORWOOD, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| OAK BROOK BANK | OAK BROOK, IL | FI | GOLD MC - N.W. ALUMNI | 13.800 | F 25 | 18.00 | |
| OAK BROOK BANK | OAK BROOK, IL | FI | GOLD MASTERCARD | 12.800 | F 25 | 0 | |
| OAK BROOK BANK | OAK BROOK, IL | FI | GOLD MC -INST.BUS. DESIGN | 13.800 | F 25 | 20.00 | |
| OAK BROOK BANK | OAK BROOK, IL | FT | GOLD MASTERCARD | 12.000 | F 25 | 15.00 | |
| OAK BROOK BANK | OAK BROOK, IL | FI | GOLD MASTERCARD | 13.800 | F 25 | 0 | |
| OAK BROOK BANK | OAK BROOK, IL | FI | GOLD MASTERCARD | 15.600 | F 25 | 18.00 | |
| OAK BROOK BANK | OAK BROOK, IL | FI | GOLD MASTERCARD | 18.000 | F 25 | 18.00 | |
| OAK BROOK BANK | OAK BROOK, IL | FI | GOLD MASTERCARD | 16.800 | F 25 | 18.00 | |
| OAK BROOK BANK | OAK BROOK, IL | FT | GOLD MASTERCARD | 12.800 | F 25 | 15.00 | |
| OAK BROOK BANK | OAK BROOK, IL | FT | GOLD MC OPTOMETRIC ASSOC | 13.800 | F 25 | 15.00 | |
| OAK BROOK BANK | OAK BROOK, IL | FT | GOLD MC CHIROPRACTIC ASS | 13.800 | F 25 | 12.00 | |
| OAK BROOK BANK | OAK BROOK, IL | FI | GOLD MASTERCARD | 15.600 | F 25 | 0 | |
| OAK BROOK BANK | OAK BROOK, IL | FT | GOLD MC CHICAGO DENTAL | 13.800 | F 25 | 20.00 | |
| OAK BROOK BANK | OAK BROOK, IL | FT | GOLD MASTERCARD | 11.800 | F 25 | 18.00 | Y |
| OAK BROOK BANK | OAK BROOK, IL | FT | SILVER MASTERCARD BUS. CA | 16.000 | F 25 | 25.00 | Y |
| OAK BROOK BANK | OAK BROOK, IL | FT | GOLD MASTERCARD ELMHURST | 13.800 | F 25 | 0 | |
| OAK BROOK BANK | OAK BROOK, IL | FT | GOLD MASTERCARD PHARMACIST | 13.800 | F 25 | 0 | |
| OAK BROOK BANK | OAK BROOK, IL | FT | GOLD MASTERCARD VEGITARIAN TT | 13.800 | F 25 | 0 | |

QUARTERLY CREDIT CARD ISSUE'S REPORT
MASSACHUSETTS GENERAL LAW CHAPTER 149 SECTION 113C
AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRADE | ANNUAL | OTHER |
|-------------------------------|--------------------|-----------|-------------------------------|------------|--------|--------|-------|
| | | | | PERCENTAGE | PERIOD | FEES | FEES |
| OAK BROOK BANK | OAK BROOK, IL | FI | GOLD MASTERCARD IL CPA SO | 15.800 | F 25 | 18.00 | Y |
| OAK BROOK BANK | OAK BROOK, IL | FI | GOLD MASTERCARD CHICAGO BAP A | 15.800 | F 25 | 18.00 | Y |
| OAK BROOK BANK | OAK BROOK, IL | FI | NAT. BUS. FORM'S GOLD MAST | 15.800 | F 25 | 0 | |
| OAK BROOK BANK | OAK BROOK, IL | FI | FLA REALTORS GOLD MASTERC | 13.200 | F 25 | 18.00 | |
| OAK BROOK BANK | OAK BROOK IL | FI | FLA REALTORS GOLD MASTERC | 15.800 | F 25 | 0 | |
| OAK BROOK BANK | OAK BROOK, IL | FI | NAT. SOC. OF MED. GOLD MAST | 13.800 | F 25 | 0 | |
| OAK BROOK BANK | OAK BROOK, IL | FI | NAT. BUS. FORM GOLD MASTERC | 13.800 | F 25 | 18.00 | |
| OLYMPIC INTERNAT'L BK & TP | BOSTON, MA | FI | VISA | 13.500 | F 25 | 25.00 | |
| OLYMPIC INTERNAT'L BK & TP | BOSTON, MA | FI | MASTERCARD | 13.500 | F 25 | 25.00 | |
| ORANGE SAVINGS BANK (3) | ORANGE, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| ORANGE SAVINGS BANK (3) | ORANGE, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| ORANGE SAVINGS BANK (3) | ORANGE, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| ORANGE SAVINGS BANK (3) | ORANGE, MA | FI | VTSA GOLD | 16.700 | F 25 | 40.00 | Y |
| ORANGE SAVINGS BANK (3) | ORANGE, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| OSAGE VALLEY BANK (13) | WARSAM, MO | FI | VISA | 22.000 | F 0 | 0 | Y |
| PARK NATIONAL BANK, | NEWARK, OH | FI | VISA | 18.000 | F 30 | 12.00 | |
| PARK NATIONAL BANK, THE | NEWARK, OH | FI | MASTERCARD | 18.000 | F 30 | 12.00 | |
| PARK NATIONAL BANK, THE | NEWARK, OH | FI | GOLD CARD PREMIER RESERVE | 14.000 | V 30 | 50.00 | Y |
| PARK WEST BANK & TRUST (3) | W. SPRINGFIELD, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| PARK WEST BANK & TRUST (3) | W. SPRINGFIELD, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| PARK WEST BANK & TRUST (3) | W. SPRINGFIELD, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| PARK WEST BANK & TRUST (3) | W. SPRINGFIELD, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| PARK WEST BANK & TRUST (3) | W. SPRINGFIELD, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| PCU FEDERAL CREDIT UNION | WAI THAI, MA | FI | VISA | 16.900 | F 30 | 15.00 | Y |
| PEOPLE'S SAVINGS BANK (1) | HOLYOKE, MA | FI | VISA CLASSIC | 17.400 | F 25 | 25.00 | Y |
| PEOPLES BANK OF KANSAS (13) | RICHMOND, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| PEOPLES FIRST THRIFT | EVANSVILLE, IN | FI | MORE CARD VISA | 17.900 | F 30 | 0 | Y |
| PEOPLES FIRST THRIFT | EVANSVILLE, IN | FI | MORE CARD VISA | 17.900 | F 30 | 25.00 | Y |
| PEOPLES FIRST THRIFT | EVANSVILLE, IN | FI | MORE CARD VISA II | 15.900 | F 30 | 35.00 | Y |
| PEOPLES FIRST THRIFT | EVANSVILLE, IN | FI | MORE CARD VISA | 21.900 | F 30 | 0 | Y |
| PEOPLES SAVINGS BK -BROCK (5) | BROCKTON, MA | FI | VISA | 19.800 | F 25 | 20.00 | Y |
| PEOPLES SAVINGS BK -BROCK (5) | BROCKTON, MA | FI | MASTERCARD | 19.800 | F 25 | 20.00 | Y |
| PEOPLES SAVINGS BK -BROCK (5) | BROCKTON, MA | FI | MASTERCARD | 16.950 | V 25 | 20.00 | Y |
| PEOPLES SAVINGS BK -BROCK (5) | BROCKTON, MA | FI | VISA | 16.950 | V 25 | 20.00 | Y |
| PILGRIM COOPERATIVE BANK (1) | COHASSET, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| PIONEER FINANCIAL (1) | MALDEN, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| PIONEER FINANCIAL (1) | MALDEN, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| PITTSFIELD COOPERATIVE (1) | PITTSFIELD, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
 MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
 AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. UNADJUSTABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|-------------------------------|----------------|-----------|---------------------------|------------------------|--------------|------------|------------|
| PITTSFIELD GE EMP. C. U. | PITTSFIELD, MA | FI | VISA | 15.480 | F 25 | 0 | Y |
| PLYMOUTH 5 CENTS SAVINGS (1) | PLYMOUTH, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| PLYMOUTH FEDERAL SAVINGS (1) | PLYMOUTH, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| PLYMOUTH FEDERAL SAVINGS (1) | PLYMOUTH, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| PLYMOUTH FEDERAL SAVINGS (1) | PLYMOUTH, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| PLYMOUTH FEDERAL SAVINGS (1) | PLYMOUTH, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| PLYMOUTH SAVINGS BANK (6) | MIDDLEBORO, MA | FI | MASTERCARD GOLD | 16.100 | V 30 | 35.00 | |
| PLYMOUTH SAVINGS BANK (6) | MIDDLEBORO, MA | FI | VISA | 16.800 | F 30 | 15.00 | |
| PLYMOUTH SAVINGS BANK (6) | MIDDLEBORO, MA | FI | VISA GOLD | 15.600 | F 30 | 45.00 | |
| PLYMOUTH SAVINGS BANK (6) | MIDDLEBORO, MA | FI | MASTERCARD | 16.800 | F 30 | 15.00 | |
| PROGRESSIVE CONSUMERS F.C.U. | SAUGUS, MA | FI | VISA | 15.600 | F 25 | 0 | Y |
| PROGRESSIVE CONSUMERS F.C.U. | SAUGUS, MA | FI | MASTERCARD | 15.600 | F 25 | 0 | Y |
| PROVIDENT, THE (14A) | BOSTON, MA | FT | MASTERCARD | 14.900 | V 25 | 25.00 | Y |
| PROVIDENT, THE (14A) | BOSTON, MA | FI | VISA | 14.900 | V 25 | 25.00 | Y |
| PROVIDENT, THE (14A) | BOSTON, MA | FI | GOLD MASTERCARD | 14.900 | V 25 | 40.00 | Y |
| PRUDENTIAL BK & TRST CO. (11) | NEWARK, NJ | FI | MASTERCARD | 19.000 | V 30 | 16.00 | Y |
| QUINCY COOPERATIVE (1) | QUINCY, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| QUINCY COOPERATIVE (1) | QUINCY, MA | FI | VISA CLASSIC | 16.990 | F 25 | 25.00 | Y |
| QUINCY SAVINGS (1) | QUINCY, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| QUINCY SAVINGS (1) | QUINCY, MA | FI | VISA GOLD CARD | 16.990 | F 25 | 50.00 | Y |
| RANDOLPH SAVINGS (1) | RANDOLPH, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| RANDOLPH SAVINGS (1) | RANDOLPH, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| READING COOPERATIVE (1) | READING, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| READING COOPERATIVE (1) | READING, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| READING COOPERATIVE (1) | READING, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| READING COOPERATIVE (1) | READING, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| REPUBLIC NAT'L BANK OF MIAMI | MIAMI, FL | FT | VISA | 14.000 | V 25 | 22.00 | Y |
| REPUBLIC NAT'L BANK OF MIAMI | MIAMI, FL | FI | MASTERCARD | 14.000 | V 25 | 22.00 | Y |
| REPUBLIC NAT'L BANK OF MIAMI | MIAMI, FL | FI | MASTERCARD GOLD | 14.000 | V 25 | 40.00 | Y |
| ROCKLAND FEDERAL C.U. | ROCKLAND, MA | FT | VISA | 15.000 | F 25 | 20.00 | Y |
| ROCKLAND TRUST CO. | ROCKLAND, MA | FI | VISA | 15.840 | V 30 | 22.00 | Y |
| ROCKLAND TRUST CO. | ROCKLAND, MA | FI | MASTERCARD | 15.840 | V 30 | 72.00 | Y |
| ROCKLAND TRUST CO. | ROCKLAND, MA | FI | AAA VISA | 15.840 | V 30 | 15.00 | Y |
| ROCKPORT NATIONAL BANK | ROCKPORT, MA | FI | PREFERRED MASTERCARD GOLD | 14.880 | V 30 | 40.00 | Y |
| ROSLINDALE COOPERATIVE (1) | ROSLINDALE, MA | FT | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| ROSLINDALE COOPERATIVE BK (1) | ROSLINDALE, MA | FT | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| S&W FEDERAL CREDIT UNION | BOSTON, MA | FT | VISA | 14.500 | F 25 | 15.00 | |

CHAPTER 174 COOPERATIVE CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 149 SECTION 114AC
(C) OF MARCH 31, 1987

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | 6.1.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|------------------|-----------|---------------------------|----------|--------------|------------|------------|
| SALEM 5 CENTS SAVINGS (1) | SALEM, MA | FI | MASTERCARD | 17.000 | F 25 | 25.00 | Y |
| SALEM 5 CENTS SAVINGS (1) | SALEM, MA | FI | VISA GOLD | 16.720 | F 25 | 50.00 | Y |
| SALEM 5 CENTS SAVINGS (1) | SALEM, MA | FI | MASTERCARD GOLD | 16.920 | F 25 | 50.00 | Y |
| SALEM 5 CENTS SAVINGS (1) | SALEM, MA | FI | VISA CLASSIC | 17.400 | F 25 | 25.00 | Y |
| SANDWICH COOPERATIVE BANK(3) | SANDWICH, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| SANDWICH COOPERATIVE BANK(3) | SANDWICH, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| SANDWICH COOPERATIVE BANK(3) | SANDWICH, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| SANDWICH COOPERATIVE BANK(3) | SANDWICH, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| SANDWICH COOPERATIVE BK (3) | SANDWICH, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| SAVERS BANK, THE (8) | LITTLETON, NH | FI | VISA | 16.000 | F 25 | 15.00 | Y |
| SAVERS BANK, THE (8) | LITTLETON, NH | FI | MASTERCARD | 16.000 | F 25 | 15.00 | Y |
| SAVERS COOPERATIVE (1) | SOUTHBRIDGE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| SEAMENS SAVINGS BANK (2) | PROVINCETOWN, MA | FI | VISA | 17.040 | F 25 | 21.00 | Y |
| SEAMENS SAVINGS BANK (2) | PROVINCETOWN, MA | FI | MASTERCARD | 17.040 | F 25 | 21.00 | Y |
| SECURITY FED. SAVINGS & LOAN | RICHMOND VA | FI | MASTERCARD | (25) | F 30 | 20.00 | Y |
| SECURITY STATE BANK (13) | FORT SCOTT, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| SENTRY FED SAVINGS BANK (3) | BARNSTABLE, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| SENTRY FED. SAV. BANK (3) | BARNSTABLE, MA | FI | VISA | 16.710 | F 30 | 25.00 | Y |
| SENTRY FED. SAV. BANK (3) | BARNSTABLE, MA | FI | MASTERCARD | 16.710 | F 30 | 25.00 | Y |
| SENTRY FED. SAVINGS BANK (3) | BARNSTABLE, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| SENTRY FED. SAVINGS BANK (3) | BARNSTABLE, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| SHAWMUT ARLINGTON TR CO (14) | LAWRENCE, MA | FI | VISA | 16.960 | V 30 | 24.00 | Y |
| SHAWMUT ARLINGTON TR CO (14) | LAWRENCE, MA | FI | GOLD MASTERCARD | 16.960 | V 30 | 36.00 | Y |
| SHAWMUT APLINGTON TR. CO(14) | LAWRENCE, MA | FI | MASTERCARD | 16.960 | V 30 | 24.00 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | UNIVERSITY OF LOWELL VISA | 17.500 | V 30 | 21.00 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | BRANDIES UNVERSTY BK MAST | 16.860 | V 30 | 30.00 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | N.EASTERN UNVRSTY BK VISA | 16.980 | V 30 | 20.00 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | MASTERCARD | 16.860 | V 30 | 24.00 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | VISA | 16.860 | V 30 | 24.00 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | MASTERCARD BUSINESS CARD | 18.000 | V 30 | 35.00 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | MASTERCARD GOLD | 15.840 | V 30 | 36.00 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | B.C. PRIV'L BNK CARD/ VIS | 16.860 | V 30 | 30.00 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | SHAWMUT EMPLOYEE CARDS | 13.920 | V 30 | 0 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | EMPLOYEE BUSINESS CARDS | 15.940 | V 30 | 25.00 | Y |
| SHAWMUT BANK, N.A. | BOSTON, MA | FI | VARISITY CARD | 16.960 | V 30 | 30.00 | Y |
| SHORE BANK & TRUST CO (1) | LYNN, MA | FI | MASTERCARD | 17.400 | F 25 | 25.00 | Y |
| SHORE BANK & TRUST CO (1) | LYNN, MA | FI | VISA CLASSIC | 17.400 | F 25 | 25.00 | Y |
| STGNET BANK - VIRGINIA | RICHMOND, VA | FI | MASTERCARD | (25) | F 30 | 18.00 | Y |

REPORT DATE 05/05/87

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MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
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PAGE 25

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------|--------------|-----------|----------------------------|----------|--------|--------------|------------|------------|
| | | | | VARIABLE | PERIOD | | | |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | VISA | (25) | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | VISA | | 18.000 | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | MASTERCARD | (25) | | F 30 | 24.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | VISA | (25) | | F 30 | 24.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | MASTERCARD | | 18.000 | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | VISA | | 18.000 | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | MASTERCARD | | 18.000 | F 30 | 24.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | VISA | | 18.000 | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | GOLD MASTERCARD | | 15.900 | F 30 | 30.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | VILLAS OF THE WORLD MC | | 21.000 | V 30 | 30.00 | Y |
| STONE BANK - VIRGINIA | RICHMOND, VA | FI | AVERETT COLLEGE MC (25) | | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | UNIV. OF VIRGINIA VISA (2 | | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AM. INST. CPA'S GOLD MC | | 17.500 | V 30 | 24.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AFFINITY GROUP MC (25) | | | F 30 | 20.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AMER. INS. CPA'S/VISA (25 | | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AFFINITY GRPS GOLD MC(25) | | | F 30 | 30.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | INDP AMR FORESTERS MC (25 | | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AFFINITY GROUPS VISA | | 17.700 | F 30 | 20.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AMER. INS. CPA'S MC (25) | | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AVERETT COLLEGE VISA (25) | | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AFFINITY GROUP MASTERCARD | | 19.500 | V 30 | 25.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AFFINITY GROUPS VISA (25 | | | F 30 | 20.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AFFINITY GROUP MC (25) | | | F 30 | 20.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | IND AMR FORESTERS/VISA(25 | | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AMER. WOMEN CPA'S GOLD MC | | 15.900 | V 30 | 30.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | COLL. OF WM /MARY MC (25) | | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | AFFINITY GROUP GOLD MC | | 15.900 | V 30 | 40.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | UNIV. OF VIRGINIA MC (25) | | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | COLL. OF WM/MARY VISA (25) | | | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | MASTERCARD | | 18.000 | F 30 | 18.00 | Y |
| SIGNET BANK - VIRGINIA | RICHMOND, VA | FI | VISA GOLD | | 15.200 | F 30 | 30.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | VISA | | 21.000 | F 30 | 15.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | HNC REPAIR | | 21.000 | F 30 | 15.00 | |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | ACADEMY OF REL. REL. GOLD | | 17.500 | V 30 | 35.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | ACAD. OF REL. REL. MC | | 17.200 | F 30 | 20.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | ROCKWELL COLLECTORS MC | | 17.200 | F 30 | 25.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | ROCKWELL COLLECTORS VISA | | 17.200 | F 30 | 25.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | AM BUS WOMEN ASSOC MC | | 19.200 | F 30 | 0 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1992

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|-------------------------------|------------------|-----------|----------------------------|--------|--------------|------------|------------|
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | AM. BUS. WOMEN ASSOC. VISA | 19.800 | F 30 | 0 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | AM. INST. CPA'S GOLD MC | 17.500 | V 30 | 24.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | AM. INST. CPA'S VISA GOL | 17.500 | V 30 | 24.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | VILLAS OF THE WORLD GOLD | 21.000 | " 30 | 36.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | VILLAS OF WORLD VISA GOLD | 21.000 | V 30 | 30.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | ENCORE MASTERCARD | 21.000 | V 30 | 20.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | ENCORE VISA | 21.000 | V 30 | 20.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | VILLAS OF THE WORLD MASTE | 21.000 | " 30 | 20.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | FIRST EDITION MASTERCARD | 17.880 | F 30 | 36.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | FIRST EDITION VISA | 17.880 | F 30 | 36.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | VILLAS OF THE WORLD VISA | 21.000 | V 30 | 20.00 | Y |
| SIGNET BANK/VIRGINIA | RICHMOND, VA | FI | ACAD. OF GEN. DEN. VISA | 17.900 | F 30 | 20.00 | Y |
| SLADES FERRY TRUST CO (1) | SOMERSET, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| SLADES FERRY TRUST CO (1) | SOMERSET, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| SOMERSET SAVINGS (1) | SOMERVILLE, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| SOMERSET SAVINGS (1) | SOMERVILLE, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| SOMERSET SAVINGS (1) | SOMERVILLE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| SOMERSET SAVINGS BANK (1) | SOMERVILLE, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| SOUTH BOSTON SAVINGS (1) | SO. BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| SOUTH BOSTON SAVINGS BANK(1) | SO. BOSTON, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| SOUTH SHORE BANK | QUINCY, MA | FI | PREMTER VISA | 15.960 | V 25 | 45.00 | Y |
| SOUTH SHORE BANK | QUINCY, MA | FI | VISA | 16.920 | V 25 | 25.00 | Y |
| SOUTH SHORE BANK | QUINCY, MA | FI | MASTERCARD | 16.920 | V 25 | 25.00 | Y |
| SOUTH WEYMOUTH SAVINGS (3) | SO. WEYMOUTH, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| SOUTH WEYMOUTH SAVINGS (2) | SO. WEYMOUTH, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| SOUTH WEYMOUTH SAVINGS (3) | SO. WEYMOUTH, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| SOUTH WEYMOUTH SAVINGS BK (3) | SO. WEYMOUTH, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| SOUTH WEYMOUTH SAVINGS BK (3) | SO. WEYMOUTH, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| SOUTHRIDGE SAVINGS (1) | SOUTHRIDGE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| SPENCER SAVINGS (1) | SPENSER, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| SPRINGFIELD INSTITUT. FR PAU | SPRNGFIELD, MA | FI | VISA | 15.650 | V 25 | 25.00 | Y |
| STANLEY BANK (13) | STANLEY, KS | FI | MASTERCARD | 22.000 | F 0 | 0 | Y |
| STAR BANK N.A. | CINCINNATI, OH | FI | VISA | 16.000 | V 25 | 20.00 | Y |
| STAR BANK N.A. | CINCINNATI, OH | FI | MASTERCARD | 19.800 | F 25 | 20.00 | Y |
| STATE BK OF WESTPHALIA (13) | WESTPHALIA, KS | FI | VISA | 22.000 | F 0 | 0 | Y |
| STATE ST. BK & TRUST CO | BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| STATE ST. BK & TRUST CO | BOSTON, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| STATE ST. BK & TRUST CO | BOSTON, MA | FI | GOLD MASTERCARD | 16.920 | F 25 | 50.00 | Y |

QUARTERLY CREDIT CARD LENDING REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 149 SECTION 119C
AS OF MARCH 31, 1999

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. UNVARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|--------------------------------|-------------------|-----------|---------------------------|----------------------|--------------|------------|------------|
| WEBSTER CREDIT UNION | WEBSTER, MA | FI | HOSTEP CARD | 12.960 | F 25 | 10.00 | Y |
| WEBSTER FIVE CENTS SAVINGS (1) | WEBSTER, MA | FI | VISA CLASSIC | 12.960 | F 25 | 25.00 | Y |
| WEBSTER FIVE CENTS SAVING (1) | WEBSTER, MA | FT | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| WELLESLEY COOPERATIVE (1) | WELLESLEY, MA | FT | VISA CLASSIC | 17.400 | F 25 | 25.00 | Y |
| WESTERN SAVINGS | MURRAY, UT | FT | ROAD VANTAGE VISA | 17.960 | F 0 | 20.00 | Y |
| WESTERN SAVINGS | MURRAY, UT | FT | THOUSAND TRAILS VISA | 17.960 | F 25 | 20.00 | Y |
| WESTERN SAVINGS | MURRAY, UT | FT | AMWAY VISA | 16.900 | F 25 | 20.00 | Y |
| WYOMOUTH COOPERATIVE (1) | S. WEYMOUTH, MA | FT | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| WYOMOUTH SAVINGS BANK (1) | WEYMOUTH, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| WILLIAMSTOWN SAVINGS BANK(1) | WILLIAMSTOWN, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| WILLIAMSTOWN SAVINGS BANK(1) | WILLIAMSTOWN, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| WINCHESTER COOPERATIVE (1) | WINCHESTER, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| WINCHESTER SAVINGS BANK (1) | WINCHESTER, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| WOBURN 5 CENTS SAVINGS (1) | WOBURN, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| WOBURN 5 CENTS SAVINGS (1) | WOBURN, MA | FI | MASTERCARD REGULAR | 17.600 | F 25 | 25.00 | Y |
| WOBURN 5 CENTS SAVINGS (1) | WOBURN, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| WOBURN 5 CENTS SAVINGS (1) | WOBURN, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| WOBURN NATIONAL (1) | WOBURN, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| WOBURN NATIONAL (1) | WOBURN, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| WOBURN NATIONAL (1) | WOBURN, MA | FI | MASTERCARD REGULAR | 17.600 | F 25 | 25.00 | Y |
| WORCESTER COUNTY INST. F SAV | WORCESTER, MA | FI | VISA GOLD | 14.880 | V 28 | 40.00 | Y |
| WORCESTER COUNTY INST. F SAV | WORCESTER, MA | FI | VISA | 16.920 | V 28 | 20.00 | Y |
| WORKER'S CREDIT UNION | FITCHBURG, MA | FI | VISA | 14.000 | F 25 | 12.00 | Y |
| WORKING ASSETS FUND SER. (6) | SAN FRANCISCO, CA | FI | WORKING ASSETS VISA | 17.500 | F 25 | 20.00 | Y |
| WORKING ASSETS FUNDING (6) | SAN FRANCISCO, CA | FI | UNITED BROTHERHOOD VISA | 17.500 | F 25 | 20.00 | Y |
| WORKING ASSETS FUNDING (6) | SAN FRANCISCO, CA | FI | WORKING ASSETS VISA | 17.500 | F 25 | 22.00 | Y |
| WORKING ASSETS FUNDING (6) | SAN FRANCISCO, CA | FI | WOMEN'S VISA | 17.500 | F 25 | 20.00 | Y |
| WORKING ASSETS FUNDING (6) | SAN FRANCISCO, CA | FI | MASTERCARD | 17.500 | F 25 | 20.00 | Y |
| WORKING ASSETS FUNDING (6) | SAN FRANCISCO, CA | FI | WOMEN'S VISA | 16.500 | F 25 | 20.00 | Y |
| WORKING ASSETS FUNDING (6) | SAN FRANCISCO, CA | FI | WOMANS VISA | 17.500 | F 25 | 20.00 | Y |
| WORKING ASSETS FUNDING (6) | SAN FRANCISCO, CA | FI | SAVE THE CHILDREN VISA | 17.500 | F 25 | 20.00 | Y |
| WORKING ASSETS FUNDING (6) | SAN FRANCISCO, CA | FI | CORPORATE VISA | 17.500 | F 25 | 20.00 | Y |
| WORKING ASSETS FUNDING (6) | SAN FRANCISCO, CA | FI | W.S.F. VISA | 16.500 | F 25 | 20.00 | Y |
| WORKING ASSETS FUNDING (7) | SAN FRANCISCO, CA | FI | WORKING ASSETS MASTERCARD | 17.500 | F 25 | 15.00 | Y |
| WORKING ASSETS FUNDING (7) | SAN FRANCISCO, CA | FT | VISA | 17.500 | F 25 | 15.00 | Y |
| WORKING ASSETS FUNDING (7) | SAN FRANCISCO, CA | FI | VISA | 17.500 | F 25 | 20.00 | Y |
| WORKINGMEN'S COOPERATIVE (1) | BOSTON, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| WORKINGMEN'S COOPERATIVE (1) | BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|--------------------|-----------|-------------------------|--------------------|--------------|------------|------------|
| STATE ST. BF & TRUST CO | BOSTON, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| STONEHAM COOPERATIVE (1) | BOSTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| STOUGHTON COOPERATIVE (1) | STOUGHTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| STURGEON STATE BANK (13) | STURGEON, MD | FI | VISA | 22.000 | F 0 | 0 | Y |
| SUBURBAN NATIONAL (1) | ARLINGTON, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| T I FEDERAL CREDIT UNION | ATTLEBORO, MA | FI | VISA | 15.000 | F 25 | 0 | Y |
| TAUNTON FEDERAL CREDIT UNION | TAUNTON, MA | FI | VISA | 15.900 | F 25 | 18.00 | Y |
| THE ONE SOUTHSTATE BANK (3) | BROCKTON, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| THE ONE SOUTHSTATE BANK (3) | BROCKTON, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| THE ONE SOUTHSTATE BANK (3) | BROCKTON, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| THE ONE SOUTHSTATE BANK (3) | BROCKTON, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| THE ONE SOUTHSTATE BANK (3) | BROCKTON, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| UMASS/5 COLLEGE FED. C.U. | AMHERST, MA | FI | VISA | 15.000 | F 25 | 15.00 | Y |
| UNITBANK FOR SAVINGS (1) | WHITINSVILLE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| UNION SAVINGS BANK (13) | SEDALIA, MO | FI | VISA | 22.000 | F 0 | 0 | Y |
| UNITED COOPERATIVE (1) | W. SPRINGFIELD, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| UNITED SAVINGS BANK | MANCHESTER, NH | FI | MASTERCARD | 16.000 | F 25 | 15.00 | Y |
| UNITED SAVINGS BANK | MANCHESTER, NH | FI | VISA | 16.000 | F 25 | 15.00 | Y |
| UNITED SAVINGS BANK | MANCHESTER, NH | FI | AAA VISA | 15.750 | F 25 | 12.95 | Y |
| UNITED STATES TRUST CO | BOSTON, MA | FI | HANSCOM AFFINITY MC | 17.250 | F 25 | 0 | |
| UNITED STATES TRUST CO. | BOSTON, MA | FI | VISA | 16.500 | F 25 | 20.00 | |
| UNITED STATES TRUST CO. | BOSTON, MA | FI | MASTERCARD | 16.500 | F 25 | 20.00 | |
| UNITED STATES TRUST CO. | BOSTON, MA | FI | GOLD MASTERCARD | 16.500 | F 25 | 40.00 | |
| UNIVERSITY BANK (3) | CHESTNUT HILL, MA | FI | MASTERCARD | 16.700 | F 25 | 25.00 | Y |
| UNIVERSITY BANK (3) | CHESTNUT HILL, MA | FI | VISA | 16.700 | F 25 | 25.00 | Y |
| UNIVERSITY BANK (3) | CHESTNUT HILL, MA | FI | CORPORATE BUSINESS CARD | 16.700 | F 25 | 30.00 | |
| UNIVERSITY BANK (3) | CHESTNUT HILL, MA | FI | VISA GOLD | 16.700 | F 25 | 40.00 | Y |
| UNIVERSITY BANK (3) | CHESTNUT HILL, MA | FI | STUDENT VISA | 18.000 | F 25 | 25.00 | Y |
| USAAN FEDERAL SAVINGS BANK | TULSA, OK | FI | MASTERCARD | 15.210 | V 25 | 0 | |
| VANGUARD SAVINGS (1) | HOLYOKE, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| VANGUARD SAVINGS (1) | HOLYOKE, MA | FI | MASTERCARD GOLD | 16.990 | F 25 | 50.00 | Y |
| VANGUARD SAVINGS (1) | HOLYOKE, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| VANGUARD SOUTHERN BANK (1) | HOLYOKE, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| WAKEFIELD SAVINGS BANK (1) | WAKEFIELD, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| WAKEFIELD SAVINGS BANK (1) | WAKEFIELD, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| WARREN 5 CENTS SAVINGS (1) | PEABODY, MA | FI | VISA CLASSIC | 17.600 | F 25 | 25.00 | Y |
| WARREN 5 CENTS SAVINGS (1) | PEABODY, MA | FI | MASTERCARD | 17.600 | F 25 | 25.00 | Y |
| WEBSTER CREDIT UNION | WEBSTER, MA | FT | VISA | 12.950 | F 25 | 10.00 | Y |

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. V=VARIABLE | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|---------------------|-----------|--------------------------|----------------------|--------------|------------|------------|
| WORKINGMENS COOPERATIVE (1) | BOSTON, MA | FI | GOLD MASTERCARD | 16.990 | F 25 | 50.00 | Y |
| WORKINGMENS COOPERATIVE (1) | BOSTON, MA | FI | VISA GOLD | 16.990 | F 25 | 50.00 | Y |
| WORONOCO SAVINGS BANK (5) | WESTFIELD, MA | FI | VISA | 19.800 | F 25 | 20.00 | Y |
| WORONOCO SAVINGS BANK (5) | WESTFIELD, MA | FI | MASTERCARD | 19.800 | F 25 | 20.00 | Y |
| WORONOCO SAVINGS BANK (5) | WESTFIELD, MA | FI | VISA | 17.350 | V 25 | 20.00 | Y |
| WORONOCO SAVINGS BANK (5) | WESTFIELD, MA | FI | MASTERCARD | 17.350 | V 25 | 20.00 | Y |
| WRENTHAM COOPERATIVE (1) | WRENTHAM, MA | FI | VISA CLASSIC | 17.400 | F 25 | 25.00 | Y |
| 660 CORPORATION | BOSTON, MA | RS | P.U. FAC. & STAFF C.C.C. | 18.000 | F 30 | 0 | |
| ALBERT STEIGER INC. | SPRINGFIELD, MA | RS | STEIGER CHARGE CARD | 18.000 | F 28 | 0 | |
| ALDEN'S INC | ALLSTON, MA | RS | CUMMINGS | 18.000 | F 30 | 0 | |
| ANN TAYLOR | NEW HAVEN, CT | RS | ANN TAYLOR | 18.000 | F 27 | 0 | |
| BAYBANK BOSTON, N.A. | BOSTON, MA | RS | STAPLES, INC. | 18.000 | F 25 | 0 | Y |
| BAYBANK BOSTON, N.A. | BOSTON, MA | RS | T. DEANE | 18.000 | F 25 | 0 | Y |
| BAYBANK HARVARD TRUST | CAMBRIDGE, MA | RS | FAWCETT ENERGY | 18.000 | F 25 | 0 | Y |
| BAYBANK MIDDLESEX | BURLINGTON, MA | RS | CI AIR INTERNATIONAL | 18.000 | F 25 | 0 | Y |
| BAYBANK MIDDLESEX | BURLINGTON, MA | RS | 128 SALES, INC. | 18.000 | F 25 | 0 | Y |
| BAYBANK MIDDLESEX | BURLINTON, MA | RS | NONANTUM HOME CENTER | 18.000 | F 25 | 0 | Y |
| BAYBANK MIDDLESEX | BURLINTON, MA | RS | LEGAL SEAFOOD | 18.000 | F 25 | 0 | Y |
| BAYBANK MIDDLESEX | BURLINTON, MA | RS | POTPOURRI DESIGNS | 18.000 | F 25 | 0 | Y |
| BENCHARGE MASS., INC. | PEAPACK, NJ | RS | BENCHARGE AFFINITY | 18.000 | F 25 | 0 | |
| BLOOMINDALE'S | NEW YORK, NY | RS | BLOOMINDALE'S | 18.000 | F 27 | 0 | Y |
| BONWIT TELLER | NEW YORK, NY | RS | BONWIT TELLER | 18.000 | F 30 | 0 | |
| BRAYA ENTERPRISE- C.C CORP | HYANNIS, MA | RS | KAYPRO CARP | 18.000 | F 25 | 0 | Y |
| BROOKS BROTHERS | NEW YORK, NY | RS | BROOKS BROTHERS | 18.000 | F 27 | 0 | |
| CAPE COD BANK & TRUST CO. | SD YARMOUTH, MA | RS | MTD CAPE HOME CENTERS | 18.000 | F 25 | 0 | Y |
| CAPE COD BANK & TRUST CO. | SD YARMOUTH, MA | RS | JOHNSON & PETERSON, INC. | 18.000 | F 25 | 0 | Y |
| CAPE COD BANK & TRUST CO. | SD YARMOUTH, MA | RS | MEDICENE SHOPPE | 18.000 | F 25 | 0 | Y |
| CAPE COD BK & TR CO. | SD. YARMOUTH, MA | RS | MEDCO SYSTEM | 18.000 | F 25 | 0 | |
| CATHERINE'S | MEMPHIS, TN | RS | PS PLUS SIZES | 18.000 | F 25 | 0 | |
| CITGO PETROLEUM CORP. | TULSA, OK | PS | CITGO PLUS | 18.000 | F 25 | 0 | |
| CITICORP RETAIL SERVICES | NEW YORK, NY | PS | BRADLEES | 18.000 | F 30 | 0 | Y |
| CONOCO, INC. | POOKA CITY, OK | PS | COCONOCO CREDIT CARD | 18.000 | F 25 | 0 | |
| CWT SPECIALTY STORES INC. | ATTLEBORO, MA | PS | C.W.T. | 18.000 | F 30 | 0 | Y |
| EDUCOMP, INC. | VINEYARD HARBOR, MA | PS | KAYPRO CARD | 18.000 | F 25 | 0 | Y |
| EMPIRE CLOTHING CO. (THE) | TOPSFIELD, ME | PS | EMPIRE | (15) | F 30 | 0 | |
| EXXON COMPANY, U.S.A. | HOUSTON, TX | PS | EXXON CARD | 14.250 | V 27 | 0 | |
| FILENE'S | BOSTON, MA | PS | FILENE'S | 18.000 | F 28 | 0 | Y |
| FINE JEWELERS GUILD ATLANTIC | IRVING, TX | PS | STOWELL'S | 18.000 | F 25 | 0 | |

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|------------------|-----------|-------------------------|--------|--------------|------------|------------|
| FINE JEWELERS GUILD ATLANTIC | IRVING, TX | RS | BAILEY BANK'S & BIDDLE | 18.000 | F 25 | 0 | |
| FIRST NATL BANK LINCOLNSHIRE | LINCOLNSHIRE, IL | RS | APPINS OFFICE FURNITURE | 18.000 | F 25 | 0 | |
| FIRST NATL BANK LINCOLNSHIRE | LINCOLNSHIRE, IL | RS | LETUCE ENTERTAIN YOU | 18.000 | F 25 | 0 | |
| FIRST NATL BANK LINCOLNSHIRE | LINCOLNSHIRE, IL | RS | GIORGIO ARMANI | 18.000 | F 25 | 0 | |
| FIRST NATL BANK LINCOLNSHIRE | LINCOLNSHIRE, IL | RS | GIANNI VERSACE | 18.000 | F 25 | 0 | |
| FLEET NATIONAL BANK | PROVIDENCE, RI | RS | SAVE RITE | 18.000 | F 25 | 0 | Y |
| FLEET NATIONAL BANK | PROVIDENCE, RI | RS | TWIN OAKS | 18.000 | F 25 | 0 | Y |
| G. FOX & COMPANY | HARTFORD, CT | RS | FLEX | 18.000 | F 25 | 0 | |
| G. FOX & COMPANY | HARTFORD, CT | RS | BETTER LIVING ACCOUNT | 18.000 | F 25 | 0 | |
| GANTOS STORES INC. | GRAND RAPIDS, MI | RS | GANTOS | 18.000 | F 30 | 0 | |
| GROSSMAN'S INC | BROOKTREE, MA | RS | GROSSMAN'S | (15) | F 30 | 0 | |
| GULF OIL CUMBERLAND FARMS | WESTBORO, MA | RS | GULFCARD | 18.000 | F 25 | 0 | |
| HARVARD CORPORATE SOCIETY | SALEM, MA | RS | COOP CARD | 18.000 | F 30 | 0 | |
| HCS, INC. COMPUTER CENTER | | RS | KAYPRO CARD | 18.000 | F 25 | 0 | Y |
| HURLEY STATE BANK | HURLEY, SD | RS | GOODYEAR | 18.000 | F 25 | 0 | |
| HURLEY STATE BANK | SIOUX FALLS, SD | RS | SCRIBBLES | 18.000 | F 25 | 0 | |
| HURLEY STATE BANK | SIOUX FALLS, SD | RS | PANTS PLACE | 18.000 | F 25 | 0 | |
| TBS FINANCIAL SERVICES | RINGWOOD, NJ | RS | 47TH ST. PHOTO | 18.000 | F 30 | 0 | Y |
| JC PENNY COMPANY, INC. | DALLAS, TX | RS | JCPENNY CHARGE ACCOUNT | 18.000 | F 25 | 0 | |
| JORDAN MARSH COMPANY | AUBURNDALE, MA | RS | JORDAN MARSH FLEX | 18.000 | F 27 | 0 | Y |
| JORDAN MARSH COMPANY | AUBURNDALE, MA | RS | JORDAN MARSH-C.B.A. | 18.000 | F 27 | 0 | Y |
| KENNEDYS CLOTHIERS, INC. | BALTIMORE, MD | RS | KENNEDYS | 18.000 | F 25 | 0 | |
| LANE BRYANT | COLUMBUS, OH | RS | LANE BRYANT | 18.000 | F 25 | 0 | |
| LECHMERE INC. | WOBURN, MA | RS | LECHMERE | 18.000 | F 30 | 0 | |
| LERNER | COLUMBUS, OH | RS | LEPNER | 18.000 | F 25 | 0 | |
| LEVITZ CREDIT CORP. | CLAYMONT, DE | RS | LEVITS REVOLV-A-CHARGE | 18.000 | F 30 | 0 | |
| LIMITED CREDIT SERVICES | COLUMBUS, OH | RS | LTD. FASHION GROUP | 18.000 | F 25 | 0 | |
| LITTMAN JEWELERS | EDISON, NJ | RS | LITTMAN | 18.000 | F 30 | 0 | |
| LONDON'S INC. | ATTLEBORO, MA | RS | LONDON'S INC. | (15) | 18.000 | F 31 | 0 |
| LORD & TAYLOR | NEW YORK, NY | RS | LORD & TAYLOR-REVOLVING | 18.000 | F 25 | 0 | |
| MOBIL OIL CREDIT CORP. | KANSAS CITY, MO | RS | MOBIL CREDIT CARD | (15) | F 25 | 0 | |
| NEIMAN-MARCUS | BOSTON, MA | RS | NEIMAN-MARCUS | 18.000 | F 30 | 0 | |
| PIER 1 IMPORTS, INC. | FT. WORTH, TX | RS | PIER 1 IMPORTS | 18.000 | V 25 | 0 | |
| PS PLUS SIZES/CATHERINES | MEMPHIS, TN | RS | PS PLUS STZES | 18.000 | F 27 | 0 | |
| PURITAN CLOTHING CO/CAPE COD | HYANNIS, MA | RS | PURITAN CLOTHING CO. | 18.000 | F 30 | 0 | |
| ROAMAN'S | COLUMBUS, OH | RS | ROAMAN'S | 18.000 | F 25 | 0 | |
| ROGERS IN THE SQUARE | FITCHBURG, MA | RS | ROGERS | 18.000 | F 30 | 0 | |
| ROMM & COMPANY | BROCKTON, MA | RS | ROMM | (15) | F 30 | 0 | |

QUARTERLY CREDIT CARD ISSUER'S REPORT
 MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
 AS OF MARCH 31, 1989

| BANK NAME | CITY/STATE | CARD TYPE | CARD NAME | A.P.R. | GRACE PERIOD | ANNUAL FEE | OTHER FEES |
|------------------------------|------------------|-----------|---------------------------|--------|--------------|------------|------------|
| SAGE-ALLEN & CO. | HARTFORD, CT | RS | SAGE-ALLEN | 15.000 | F 25 | 0 | |
| SAKS AND COMPANY | NEW YORK, NY | RS | SAKS FIFTH AVENUE | 18.000 | F 28 | 0 | |
| SEARS, ROEBUCK AND CO. | CHICAGO, IL | RS | SEARS CHARGE | 18.000 | F 30 | 0 | |
| SEARS, ROEBUCK AND CO. | CHICAGO, IL | RS | SEARS CHARGE PLUS | 18.000 | F 30 | 0 | |
| SEARS, ROEBUCK AND CO. | CHICAGO, IL | RS | SEARSCHARGE HOME IMPROV-P | 15.900 | F 30 | 0 | |
| SHELL OIL COMPANY | TULSA, OK | RS | SHELL CREDIT CARD | 18.000 | F 25 | 0 | Y |
| SHELL OIL COMPANY | TULSA, OK | RS | SHELL SIGNATURE CREDIT CA | 18.000 | F 25 | 20.00 | Y |
| SIZES UNLIMITED | COLUMBUS, OH | RS | SIZES UNLIMITED | 18.000 | F 25 | 0 | |
| SUN REFINAN. & MARKET, CO. | PHILADELPHIA, PA | RS | SUNOCO GOLD PRESTIGE | 18.000 | F 25 | 20.00 | |
| SUN REFTNAN. & MARKET, CO. | PHILADELPHIA, PA | RS | SUNOCO BLUE | 18.000 | F 25 | 0 | |
| SYMS | BETHEL, CT | RS | SYMS | 18.000 | F 26 | 0 | |
| TALBOTS | HINGHAM, MA | RS | TALBOTS CHARGE | 18.000 | F 30 | 0 | |
| THOMAS LONG CO. | BOSTON, MA | RS | LONGS JEWELERS | 18.000 | F 30 | 0 | |
| UNITED STATES TRUST CO | BOSTON, MA | RS | FINE DESIGN | 18.000 | F 25 | 0 | |
| UNITED STATES TRUST CO | BOSTON, MA | RS | MONYIHAN LUMBLR | 18.000 | F 25 | 0 | |
| UNITED STATES TRUST CO | BOSTON, MA | RS | LEE IMPORTED CAR IMPORTS | 18.000 | F 25 | 0 | |
| WICKES LUMBER COMPANY | VERNON HILLS, IL | RS | WICKES LUMBLR | 18.000 | F 25 | 0 | Y |
| WINKELMAN STORES, INC. | PLYMOUTH, MI | RS | M.J. CARROL | 18.000 | F 25 | 0 | Y |
| WOMEN'S WORLD SHOP, INC. | EL CAJON, CA | RS | WOMAN'S WORLD SHOPS | 18.000 | F 25 | 0 | Y |
| ZALE DELAWARE INC. | IRVING, TX | RS | ZALE | 18.000 | F 30 | 0 | |
| AMERICAN EXPRESS TRAVEL INC. | NEW YORK, NY | TE | AMERICAN EXPRESS CARD | | | 55.00 | Y |
| AMERICAN EXPRESS TRAVEL INC. | NEW YORK, NY | TE | THE GOLD CARD | | | 75.00 | Y |
| AMERICAN EXPRESS TRAVEL INC. | NEW YORK, NY | TE | PLATINUM CARD | | | 300.00 | Y |
| AMERICAN EXPRESS TRAVEL INC. | NEW YORK, NY | TE | OPTIMA SM CARD | 16.250 | V | 15.00 | Y |

FOOTNOTES:

BANK IS AGENT FOR:

- (1) STATE STREET BANK AND TRUST COMPANY, BOSTON, MA
- (2) BANK OF BOSTON, BOSTON, MA
- (3) FLEET NATIONAL BANK, PROVIDENCE, RI
- (4) MELLON BANK, PITTSBURGH, PA
- (5) MARINE MIDLAND BANK, NEW YORK, NY
- (6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
- (7) FIRST FINANCIAL SAVINGS, MILWAUKEE, WI
- (8) UNITED SAVINGS BANK, MANCHESTER, NH
- (9) BANK OF NEW ENGLAND - WEST, SPRINGFIELD, MA
- (10) CITIZENS FIDELITY BANK AND TRUST, LOUISVILLE, KY
- (11) SIGNET BANK/VIRGINIA, RICHMOND, VA
- (12) FIRST NATIONAL BANK OF LINCOLNSHIRE, LINCOLNSHIRE, IL
- (13) COMMERCIAL BANK OF OMAHA, OMAHA, NE
- (14) SHAWMUT BANK, BOSTON, MA
- (14A) CONNECTICUT NATIONAL BANK, HARTFORD, CT

- (15) 18 / 12% @ \$500
- (16) 17.9 / 14.9% @ \$900
- (17) 16 / 15% @ \$1000
- (18) 16.7 / 15.7% @ \$1000
- (19) 17.5 / 10% @ \$1000
- (20) 17.9 / 17.4% @ \$2500
- (21) MC / VISA both for \$21.00
- (22) MC / VISA both for \$25.00
- (23) 18 / 16 / 15% @ \$2500 / \$10,000
- (24) 10.5 / 10 / 9.5% @ \$1000 / \$2500
- (25) 17.7 / 16.8 / 15.9 @ \$1500 / \$2500
- (26) 16.9 / 15.9% @ \$3000
- (27) MC / VISA both for \$22.00
- (28) MC / VISA both for \$24.00
- (29) MC / VISA both for \$20.00
- (30) MC / VISA both for \$12.00
- (31) \$1.50 in those month with debit activity
- (32) MC / VISA both for \$18.00
- (33) 22 / 20% @ \$1200